

TARIFF, RULES AND REGULATIONS

IN

MANITOBA

SASKATCHEWAN

ALBERTA

AND THE

NORTH-WEST TERRITORIES

**THE
WESTERN CANADA FIRE UNDERWRITERS'
ASSOCIATION
WINNIPEG, CANADA**



P135

TARIFF, RULES AND REGULATIONS

FOR RISKS IN CLASS

“C”

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WINNIPEG, CANADA

EFFECTIVE MARCH, 1924

The Rules, Charges and Credits, Terms, Privileges, Riders, Forms and Conditions contained herein supersede all former publications on these subjects, whether in Books of Rules or in other publications. Revisions promulgated hereafter will be effective on date of publication.

In the case of Specifically Rated Towns no rates or forms shall be operative until published by the Secretary-Treasurer, and all ratings, special, schedule and others, promulgated by the Secretary-Treasurer, are obligatory upon Members and their Agents and must in all cases be strictly adhered to, and no change in the conditions of, or reduction from, such rate can, under any circumstances be made. In the event of any change being made in any such ratings such change shall not take effect until it has been duly promulgated by the Secretary-Treasurer on the usual rating cards or slips.

The premium at Tariff rates must always be stated on every interim receipt, renewal receipt or covering note, unless the insurance is on a risk which is not covered by any rating in the "C" Tariff or which has not been specifically or schedule rated by the Association. When covering such risks, pending submission of application for rating, the clause "At rate to be named by the Association" must be inserted on the receipt or covering note. No covering note, interim receipt, certificate or policy shall be issued previous to the date upon which such insurance shall, or may, come into effect, except within a limited period of time, not to exceed 30 days, at the expiration of which time the term must be defined and premium for same established.

The obligation to observe Tariff Rates and Rules applies equally to Agents, their Clerks and Employees, as well as to Members.

(See Complaints, page 11).

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ACETYLENE DEVICES

To secure the greatest measure of safety to life and property Acetylene Gas Machines should be installed in accordance with the Rules and Regulations of this Association.

Liquid Acetylene

Permission for the use of liquid acetylene or gas generated therefrom is absolutely prohibited.

Acetylene Gas Plants

Charges for use of approved Acetylene Gas Machines

- (a) When installed in three-year risks, no charge.
- (b) When installed in a mercantile risk, charge 10 cents, if below ground floor, otherwise no charge.
- (c) When installed in an hotel, or any risk not covered by above classification, charge 20 cents if below ground floor.
- (d) When installed in a brick, stone, concrete, cement block or metal-clad building, separated from risk by a clear space of 25 feet or more, no charge.

Charge as follows for the use of Acetylene Gas Machines NOT LISTED as approved

- (a) When installed in any risk or within 25 feet, charge \$1.00 per \$100 insurance per annum.
- (b) When installed in a brick, stone, concrete, cement block or metal-clad building, separated from risk by a 25-foot clear space, charge 25c per \$100 insurance per annum.
- (c) When installed in a brick, stone, concrete, cement block or metal-clad building, separated from risk by a 50-foot clear space, no charge.

Cautions

1. Calcium carbide should be kept in watertight metal cans by itself, outside of any insured building, under lock and key, where it is not exposed to the weather.

2. A regular time should be set for attending to and charging the apparatus during daylight hours only.

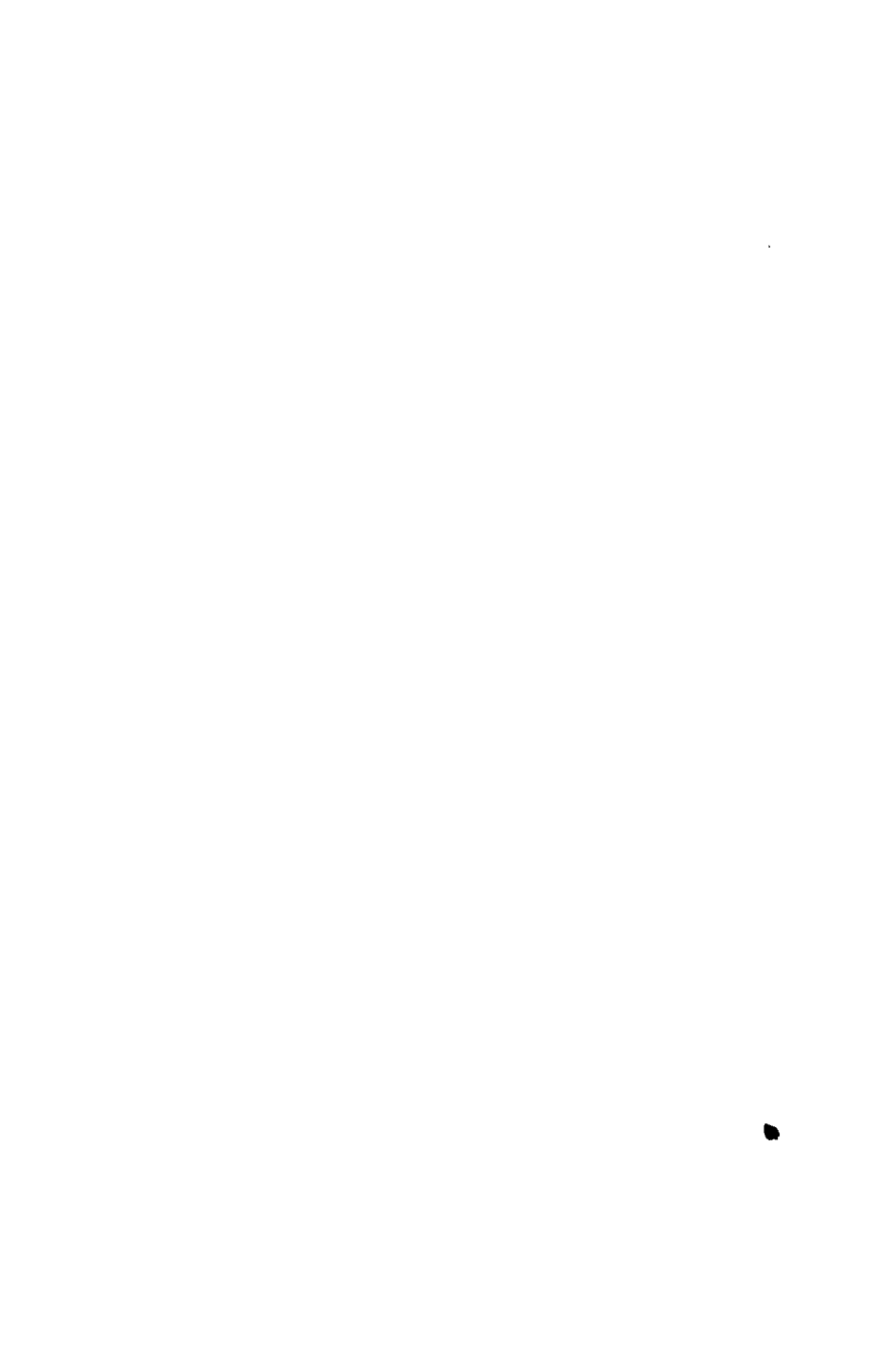
3. In charging generating chambers, clean all the residuum carefully from the containers and remove it at once from the building. Separate the exhausted carbide, if any, from the mass and return it to the container, adding new carbide as required. Be careful never to fill the container over the specified mark, as it is important to allow for the swelling of the carbide when it comes in contact with water. The proper action and economy of the machine is dependent on the arrangement and amount of carbide placed in the generator. Carefully guard against the escape of gas.

4. Whenever recharging with carbide always replenish water supply.

5. Never deposit the residuum or exhausted material in the sewer pipes or near inflammable material.

6. Water tanks and water seals must always be filled with clean water.

(See following page)



7. Never install more than the equivalent of the number of half foot burners for which the machine is rated.

8. Never test the generator or piping for leaks with a flame, and never apply flame to an outlet from which the burner has been removed.

9. Never use a lighted match, lamp, candle, lantern or any open light near the machine.

10. See that the entire installation is in accordance with the rules of the National Board of Fire Underwriters, and obtain a written guarantee from the party installing the same that these rules are complied with.

NOTE.—The failure to observe the above cautions is liable to endanger life and property.

The following form of permit must be attached to all policies covering on or in the risks in which an acetylene gas plant is used:

ACETYLENE GAS PERMIT

In consideration of the following warranties and an undertaking to pay additional premium of \$ _____, permission is hereby granted for the use of Acetylene Gas on the premises described in this policy, the apparatus for the same being known as the _____ Acetylene Gas Generator, manufactured at _____, the same to be installed according to the rules named below, located on _____ floor of building, or in _____ house _____ feet from it

Permission is also granted to keep on the premises, outside the building in which this policy covers, in air-tight packages, not to exceed 150 pounds of Calcium Carbide. When Calcium Carbide is stored under the sidewalk, properly cut off from the main building, it shall be considered to be outside the building.

IT IS SPECIALLY WARRANTED BY THE INSURED: First—That no change will be made in the arrangement of the apparatus without the written consent of this Company endorsed on this policy. Second—That the generator shall not be charged or Calcium Carbide handled, except by day light only. Third—That no artificial light shall be permitted within ten (10) feet of the generator. Fourth—That no artificial light shall be permitted in the room where the main supply of Calcium Carbide is stored. Fifth—That no Calcium Carbide, except that contained in the generator, shall be kept in the building where this policy covers.

If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease and the policy be null and void.

RULES GOVERNING THE INSTALLATION OF APPARATUS FOR ACETYLENE GAS

1. No generator shall be located in any building where insurance policies cover that can generate gas under a greater pressure than that sufficient to distribute it through the pipes of the building, or under a greater pressure than that used by ordinary city gas.

2. Each generator must be properly designed and have sufficient capacity for the work it has to do and must be made in such a manner and of such materials as to ensure durability and stability.

3. Each burner burning one cubic foot of gas per hour shall have at least one pound of carbide for its supply in the generator when first loaded, to prevent rapid generation of gas.

4. No generator shall be installed, the maximum capacity of which is less than one pound of carbide for each one foot burner.

5. Each generator must be so constructed that when the lights are extinguished, the supply of water to the carbide or the supply of carbide to the water will cease automatically.

6. Each generator must be provided with a connection leading outdoors, which, in the event of accidental over production of gas, will convey such surplus to the outside air.

7. The room in which the generator is placed shall be well ventilated, so that any escaping gas may not be confined to the said room.

(See following page)



Requirements for Standard Generator Houses

The following shall be the requirements for standard generator houses:

They must be of brick, stone, concrete, cement block or frame construction, and must be kept under lock and key.

The dimensions shall be no greater than the apparatus requires to allow convenient room for re-charging and inspection of parts. The floor shall be at least twelve (12) inches above grade and the entire structure thoroughly weatherproof.

Generator houses must be thoroughly ventilated, and any artificial heating necessary to prevent freezing shall be done by steam or hot water systems.

Generator houses must not be used for the storage of calcium carbide except in accordance with the rules relating to that subject.

Portable Acetylene Gas Lamps

For permission to use Portable Acetylene Gas Lamps, the following form of permit must be used, and additional charge made therefor as follows:

(a) For the use of Portable Acetylene Gas Lamps not listed as approved a charge of fifty (50) cents per \$100 insurance per annum must be made for each lamp. Charge to apply to both building and contents.

(b) For the use of Portable Acetylene Gas Lamps listed as approved a charge must be made of ten (10) cents per \$100 insurance per annum for each lamp. Charges to apply to both building and contents.

The above charges to be doubled when applied to three-year policies.

PERMIT FOR USE OF PORTABLE ACETYLENE GAS LAMPS

In consideration of the following warranties and an undertaking to pay additional premium of \$_____ permission is hereby given to use the Acetylene Gas Lamp manufactured by _____ at _____ for lighting the premises described in this policy.

Warranted by the Insured that the lamp shall be filled by daylight only, and not in the presence of any artificial light; that the residuum of calcium carbide removed from the lamp shall be deposited outside, and away from all buildings; that no more than five pounds shall be kept on the premises and same shall be kept in air-tight and water-tight receptacles, and above the grade of floor line.

If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.

STORAGE OF CALCIUM CARBIDE

Permits for the storage of calcium carbide shall be made only in strict conformity with the following form, and then only when said permit is not in violation of any statute, law or municipal regulation.

PERMIT FOR STORAGE OF CALCIUM CARBIDE CONTAINED IN METAL CANS

(a) In consideration of the following warranties on the part of the Insured and the rate at which this policy is written, permission is hereby granted to store, not exceeding five hundred (500) pounds of calcium carbide on the premises described in this policy.

(See following page)



WARRANTED

1. That all calcium carbide will be contained in water tight metal cans
 2. That all such metal cans of calcium carbide will be stored in a magazine or holder, constructed in accordance with the specifications printed thereon.
 3. That all calcium carbide will be stored above grade of the street.
- If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease and the policy be null and void

Specifications for Magazines or Holders

To be constructed of galvanized iron with all seams lapped, riveted and soldered, both inside and out, so as to form thoroughly water-tight joints.

Bottoms shall be raised at least six inches from floor by legs or rims.

Must have cover which when closed will form a water-tight joint, and all removable parts must be securely attached to the holder by some efficient device, such as a chain.

Must be so made that not more than 100 pounds can be placed in any one holder.

Must be plainly marked in letters at least two inches in height, "Calcium Carbide—Keep Dry," and cover must be marked, "Keep Closed."

ADJUSTMENT CLAUSE

All policies, with the exception of policies on farm property, covering risks in that territory in Manitoba, Saskatchewan and Alberta lying North of the most northerly main line of the Canadian National Railway or in the North-West Territories with the exception of all risks situated not more than twenty-five (25) miles from any Town having regular scheduled passenger train service, shall contain the following Adjustment Clause:

ADJUSTMENT CLAUSE

In consideration of the rate at which this policy is written, it is understood and agreed that in the event of loss to the within described property, the fees, travelling and adjustment expenses of one adjuster for all Com parties concerned, shall be borne by the Insured

AVERAGE DISTRIBUTION

AVERAGE DISTRIBUTION CLAUSE

In consideration of the rate at which this policy is written, it is hereby declared and agreed that in the event of fire, the insurance shall be held to cover and attach on and/or in the several or both buildings (or sections) hereinbefore described, in the proportion that the value of (or) in each shall bear to the values of (or) in all, at the time of the fire

Example of the Application of the Average Distribution Clause

Amount of policy	\$10,000
Sound (total) value of property in bldgs. "A" and "B"	15,000
Divided as follows:	
In Building "A"	9,000
In Building "B"	6,000
Loss in Building "A"	6,000

As the value in "A" is 9,000/15,000ths or three-fifths of the total value of the property in both buildings, the amount of insurance to apply in building "A" is \$6,000, and no more.

In like manner, the insurance applying in Building "B" is 6,000/15,000ths of \$10,000, or \$4,000.

The insurance, after the apportionment according to values, is to be treated as specific insurance, that is, as though it had been written originally for \$6,000 in Building "A" and \$4,000 in Building "B."

BILLIARD AND POOL TABLES

BILLIARD AND POOL TABLE CLAUSE

It is understood and agreed that this insurance does not cover loss or damage to billiard or pool tables, caused by or arising from cigars, cigarettes, tobacco or other lighted material being placed or falling thereon, nor from the application of over heated irons.

BLANKET POLICIES

A Blanket Policy is one which -

First—Covers under one item more than one of the subjects of insurance enumerated on page 37 under heading "Specific Policies."

Second—Covers under one item on or in more than one building or division of building, separately rated.

Rates on Blanket Insurance

Upon the annual submission of the necessary (maximum, minimum and average) values covering the previous year's business and signed by the Insured, a blanket rate, subject to not less than 90% co-insurance, may be issued, such rate to remain in force for one year only. Duplicate copies of the proposed wording must be submitted at same time as application for rating is made.

CALCIUM CARBIDE, STORAGE OF

(See under Acetylene, page 5)

CANCELLATION BY INSURED

A policy may be cancelled at any time at the request of the Insured, in which case the Company shall retain the amount of premium earned, as computed under the short rate table applicable for the term the policy has been in force.

CANCELLATIONS

No policy, renewal or certificate of insurance shall be cancelled pro rata except at the request of the Company, or except in cases where the insurance is immediately re-written in the same Company for at least an equal amount.

In reporting cancellations of policies, Agents must state whether the same are cancelled pro rata or at short rates, and why so, and give date of cancellation and return premium on the policy.

Policies must not be cancelled pro rata and re-written pro rata for the unexpired term in another Company. Both transactions must be made at short rate.

Caution.— It is essential that all cancellation forms should be signed.

CEASE OPERATIONS AND SHUT-DOWN PRIVILEGES

Permits to cease operations in mills and manufacturing risks may be granted for a continuous period of not exceeding thirty days without notice, but any extension of the privilege shall be by endorsement on the policy and for a stated term except, however, that in the case of glass factories, distilleries, saw mills, beet sugar works, canning factories, cement mills, packing houses, pickle factories and other industries, the nature of which prevents continuous operation during the entire year, privilege for cessation of operations may be granted for the necessary time required, which must be stated in the endorsement.

SHUT-DOWN PERMIT

Permission is hereby granted the Insured to shut down and cease operations for a period not exceeding thirty (30) days.

Where permission to shut down is granted to manufacturing risks, except as stated above, an extra charge of 10c per \$100 per month must be made or application made for a specific rate.

(See following page)

SHUT-DOWN PRIVILEGES OWING TO ACCUMULATION OF STOCK OR CLIMATIC CONDITION

Permission may be granted to cease operations temporarily through accumulation of stock manufactured and the disposal of same; but it is understood and agreed that when the cause is accumulation of stock manufactured, such cessation of manufacturing operations for a period of more than thirty (30) consecutive days shall not be permitted unless men are employed around the premises for packing, shipping and other purposes.

ACCUMULATION OF STOCK OR CLIMATIC CONDITION PERMIT

Permission is hereby granted the insured to cease manufacturing operations during the seasons that climatic conditions will not allow of same, and also to cease operations temporarily through accumulation of stock manufactured and the disposal of same; but it is understood and agreed that when the cause is accumulation of stock manufactured, such cessation of manufacturing operations for a period of more than thirty (30) consecutive days shall not be permitted unless men are employed around the premises for packing, shipping and other purposes; otherwise this insurance will be null and void.

SHUT-DOWN PERMIT WHERE EXTRA CHARGE IS MADE

In consideration of an undertaking to pay an additional premium of \$ _____ permission is hereby granted for the premises insured or containing the property insured under this policy, to remain silent for a period of _____ from date hereof.

CHIMNEYS

For one or more metal, artificial stone or earthenware chimneys passing through a wall, window or roof, an extra charge must be made whether the chimney is in use or not or whether in main building or addition attached thereto.

Charges—Add to basis rate of building or contents

For one or more metal chimneys .50

For one or more earthenware, tile or standard air-space chimneys .25

Construction of Air Space Chimneys

To be of two parts, the smoke flue wrapped in asbestos to be firmly enclosed in outer metal chamber with not less than 3½-inch air space, and vent hole at top and bottom to permit of a circulation of air around the smoke flue.

CLAUSES AND PERMITS

When a clause of any kind, approved or sanctioned by the Association, is required to be attached to, or is called for upon a policy, it must be written, printed or stamped thereon, or attached thereto in full; and words, phrases or expressions conveying the idea that any such clause is made and is to be considered a part of the policy contract by being merely mentioned or referred to by name, such as subject to "Mechanics' Permit," "Co-Insurance Clause," "Consequential Damage Clause," are not permitted.

COMPLAINTS

When an agent has cause to believe that the rates, rules or regulations of this tariff, or the Association, have been violated, he shall submit the matter in writing, with full particulars, to the company or companies represented by him, in order that it may be brought before the proper authority to be dealt with.

CONCURRENT INSURANCE

Further Concurrent Insurance

Further concurrent insurance without notice until required may be permitted on merchandise in wholesale risks or public storage warehouses or retail lumber yards, and on grain warehouses and elevators or in policies containing the Co-Insurance Clause.

NOTE Any store alleged to be a "Wholesale" but in which goods are exposed for sale in a window shall not be considered a wholesale store but must be classified as a "Retail."

On all other risks (buildings and contents) unless hereafter specifically provided for, total concurrent insurance shall not be permitted for an amount exceeding 80% of the cash value of the property insured, unless the permit issued specifies the other insurance carried.

AUTHORIZED PERMIT FOR CONCURRENT INSURANCE

Total concurrent insurance, including this policy, permitted up to 80% of the cash value of the property.

Exception: --Further concurrent insurance may be permitted up to full value on the buildings and/or contents of Offices, Banks, and all three-year risks, with the exception of Farm Property and Summer Dwellings.

For Concurrent Insurance permitted on Farm Risks (see page 55).

CONCURRENT POLICIES

Care should be taken that all policies covering the same property should have wordings reading exactly alike; where forms, permits or clauses are provided by this Association they should be used.

CO-INSURANCE

A Co-Insurance Clause is an obligation on the part of the Insured to secure and maintain during the currency of the policy insurance amounting, in all, to not less than a specified amount of the actual cash value of the property insured. The fixing of values in advance, i.e., at the time of the effecting of the insurance, as a basis for settlement of a loss in connection with this clause, is not sufficient. In the actual settlement of losses account must be taken of changes in values, by reason of increased or decreased cost of materials, or labor, or depreciation through age, or use, or fluctuation in market prices of commodities.

CO-INSURANCE, REDUCTION FOR

The 80% Co-Insurance Clause may be applied to Mercantile Stocks in stores and warehouses (bought and sold in the ordinary intercourse of trade) and for the application of such a reduction in the rate may be made of 25c on stocks in second, third and fourth class buildings and 15c on stocks in first class buildings.

No reduction in rate is allowed for the application of the Co-Insurance Clause to buildings.

CO-INSURANCE CLAUSE

It is part of the consideration of this policy or renewal thereof, and the basis upon which the rate of premium is fixed, that the Insured shall maintain insurance concurrent in form with this policy on each and every item hereby insured, to the extent of at least $\frac{80}{100}$ of the actual cash value thereof, and that failing to do so, the Insured shall be a co-insurer to the extent of an amount sufficient to make the aggregate insurance equal to $\frac{80}{100}$ of the actual cash value of each and every item hereby insured, and in that capacity shall bear his, her or their proportion of any loss that may occur.

WARNING: A policy containing a co-insurance clause must have printed or stamped across its face in large type and in red ink the words, "THIS POLICY CONTAINS A CO-INSURANCE CLAUSE," and if these words are not printed or stamped such clause is not, according to the Insurance Act, legally binding on the Insured.

Explanation of the Application of the Co-Insurance Clause

Take for Example the 80% Co-Insurance Clause

This clause does not affect the settlement of a loss when the property insured is destroyed to the extent of 80% (eighty per cent.) or more of its actual cash value.

When the property is insured for not less than eighty per cent. of its actual cash value, whether the loss be total or partial.

The clause affects the settlement of a loss only in the event of the property being PARTIALLY destroyed when the insurance is less than eighty per cent. of the actual cash value, for instance:

Insured sustains a loss of \$400 on property worth, at the time of the fire, \$1,000. He holds a policy for \$600, subject to the eighty per cent. co-insurance clause.

Sound value of property at time of fire	\$1,000
Amount of insurance required under 80% co-insurance clause	800
Amount of insurance actually held	600
Showing a deficiency (which is the amount Insured contributes as a co-insurer) of	200

The loss, amounting to \$400, is apportioned as follows:

The company insures \$600 and contributes 600/800ths of the loss	300
The Insured is a co-insurer for \$200 and contributes 200/800ths of the loss	100



CONSEQUENTIAL DAMAGE

In all risks where artificial means of refrigeration are employed the following clauses must be attached to all policies covering on stock :

CONSEQUENTIAL DAMAGE CLAUSE

In consideration of the rate at which this policy is written, it is understood and agreed that the insurance under this policy does not extend in its application to cover, and the Company shall not be liable for, any indirect or consequential loss or damage, including loss or damage caused by change of temperature, resulting from, occasioned or caused by total or partial destruction by fire of the refrigerator or cooling apparatus, connecting or supply pipes, nor by the interruption of the refrigerating or cooling process from any cause

Where cover is required for loss or damage arising from change in temperature occasioned by total or partial destruction by fire of the refrigerator or cooling apparatus, the following clause to be used :

In consideration of an undertaking to pay additional premium of \$ it is understood and agreed that the insurance under this policy extends in its application to cover, and the Company shall be liable for any indirect or consequential loss or damage to property hereby insured, including loss or damage caused by change of temperature resulting from, occasioned or caused by total or partial destruction by fire of the refrigerator or cooling apparatus, connecting or supply pipes or by the interruption of the refrigerating or cooling process from fire

For use of the above permit add 25c per \$100 per annum to gross rate, or 20c per \$100 per annum to net co-insurance rate.



DESCRIPTION OF RISK

A policy on building and/or contents shall give a proper description of the building and/or occupancies (at least the principal occupancies shall be named) and/or nature of contents and the location.

"\$ on merchandise" is insufficient. Always specify the nature of the merchandise.

The use of the word "etcetera" or the abbreviation "etc.," or the term "plant" (unless the full intent of same is specified on the form) in the wording of a policy is prohibited.

DISQUALIFICATION OF AGENT

Any agent who shall have been convicted three times of wilful violation of any rule or agreement with this Association, or any agent or employee who shall have converted to his own use money or property belonging to a Company or Representative, shall thereafter be disqualified from acting in any capacity for any Company or Representative, except by the unanimous vote of the Association.

In order that the foregoing rule may be enforced, each Company or Representative shall promptly report to the Secretary-Treasurer the name of any agent or employee removed for violation of any rule or regulation of the Association.

DURATION OF CONTRACT

No policy shall be issued on any property for a longer period than one year, unless otherwise provided for, except risks classified as long term.

EXTRA CHARGES

All extra charges quoted in this tariff are the extra charges to be made per \$100 per annum, unless otherwise stated.

FIRE EXTINGUISHERS

For the installation of approved Underwriters' Labelled 2 ½-gallon fire extinguishers, one extinguisher to each 2,500 square feet floor area, all floors and basement to be protected Allow 5c

This reduction not to be allowed if building not heated throughout entire year.

FIREWORKS

For permission to keep on sale Annual charge 25c
For permission to keep on sale for one month or less. ..Charge 10c

Subject to the following permit:

In consideration of an undertaking to pay additional premium of \$ permission is hereby granted, when not in violation of any law, statute or municipal restriction, to keep Fireworks for sale from to

Subject to the following warranty, surplus stocks of fireworks not exceeding in value \$200, may be stored in metal-lined boxes without extra charge.

WARRANTY Permission is hereby granted to store Fireworks in limited quantities it being warranted by the Insured that same will be stored in metal lined boxes and will not exceed \$200 in value

If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy be null and void

FLOATING POLICIES

A floating policy may be written upon the following described classes of property, for a term of one year, at the annual rate hereinafter named, and under the conditions named in such case, provided the 100% Co-insurance Clause be made part of the policy.

- (a) Musical instruments, sewing machines, furniture, bicycles, telephones or meters, with warranty in policy that the Company is only liable while property insured is contained in dwellings, churches or other risks eligible for three-year term insurance \$1.25

With warranty in policy that the Company is not liable while the property insured is contained in a theatre or other place of amusement, or the factory or store of the Insured \$3.50

With warranty in policy that the company is not liable while the property insured is contained in the factory or store of the Insured \$5.00

- (b) Billiard and Pool Tables—With warranty in policy that the Company is not liable while the property insured is contained in the factory or store of the Insured \$3.50

(See following page)

(c) Agricultural implements in the hands of agents (excepting threshing outfits) with warranty in policy that the Company is not liable while the property insured is contained in the factory or store of the Insured	\$3.50
(d) Mechanics' tools while contained in any building ...	\$3.50
(e) Travellers' samples while contained in any building...	\$3.50
(f) Beer kegs, bottles and cases while contained in any building	\$1.75
(g) Milk cans while contained in any building....	\$1.75

Rates on Floating Policy covering within a limited area may be quoted on application to the Secretary.

GOODS IN TRANS-SHIPMENT MANDATORY FORM

On merchandise consisting principally of

undergoing trans-shipment, in cars on railroad tracks, spurs, side tracks or private sidings, or in warehouses or on platforms belonging to same, anywhere within the province or provinces of the Dominion of Canada, while not at the liability of any railroad company, common carrier or shipper, and not otherwise insured, and not in any warehouse or on premises owned or occupied by the Insured.

Insurance may be written on the above form at a rate of \$1.50 per annum, subject to the 100% Co-Insurance Clause.

FURNITURE AND FIXTURES

Furniture and Fixtures may be included in any contents item with the provision that not more than 5% of the total amount of the item be held to cover on Furniture and Fixtures.

Where Co-Insurance (80% or over) is carried the above limitation rule is not applicable.

GASOLINE

Rules, Charges and Regulations Governing Gasoline and Other Light Products of Petroleum

The following rules, charges and permits shall apply to all business written in Manitoba, Saskatchewan and Alberta with exception of rules and charges applicable to Automobiles, Gasoline Tractors and Launches, and Grain Elevators, which are elsewhere provided for.

The term "gasoline" shall be held to include benzine, naphtha and any of the light products of petroleum, coal or tar emitting an inflammable vapor at less than 100 degrees Fahrenheit, by whatever name known or called.

Permits—

The following permits can be granted only when permission to use gasoline is not in violation of any law, statute or municipal restriction.

Rules and Charges—

The following rules and charges apply for the handling, use and sale of gasoline, and for the use of gasoline devices of all kinds, irrespective of their manufacture, when such devices are installed so as to comply in all particulars with the rules and regulations for installation and the form of permit issued by The Western Canada Fire Underwriters' Association. Forms of permit may be had on application to the Secretary.

GASOLINE FOR SALE OR USE

Permission may be granted for keeping gasoline for sale or use and the following charges shall be made, both to building and contents

	Per Annum
Not exceeding 1 gallon	No charge
Over 1 gallon, not exceeding 5 gallons	25c per \$100
Over 5 gallons, not exceeding 10 gallons	35c per \$100
Over 10 gallons, not exceeding 15 gallons	45c per \$100
Over 15 gallons, not exceeding 20 gallons	55c per \$100
Over 20 gallons, not exceeding 1 barrel	\$1.00 per \$100

No permission shall be granted for more than one barrel of gasoline. All policies shall be subject to the following permit:

PERMIT FOR KEEPING GASOLINE (For Sale or Use)

CAUTION--Gasoline is dangerous to life and property. At ordinary temperature gasoline continually gives off inflammable and explosive vapor, and a flame some distance from the material will ignite it through the medium of this vapor. The vapor from one pint of gasoline will make 200 cubic feet of an explosive. It depends upon the proportion of air and vapor whether it becomes a burning gas or destructive explosive. Beware of any leaks, and never forget how dangerous a material you are handling.

The term "gasoline" shall be held to include benzine, naphtha, or any of the light products of petroleum, coal or tar by whatever name known or called.

In consideration of the following warranty and an undertaking to pay additional premium of \$_____ permission is hereby granted to keep on the premises _____ gallons of gasoline, the same to be kept in a closed

(See following page)

can, free from leak, and it is hereby warranted by the Insured that the drawing of gasoline, filling or opening of containers of gasoline, shall be done by daylight, or incandescent electric light only, and that there shall be no other artificial light and no fire or blaze in the room where the gasoline is stored. If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.

GASOLINE APPLIANCES

The following permit must be used when permission is given in the policy for the use of any gasoline appliance:

PERMIT FOR THE USE OF GASOLINE APPLIANCES

CAUTION—Gasoline is dangerous to life and property. At ordinary temperature gasoline continually gives off inflammable and explosive vapor, and a flame some distance from the material will ignite it through the medium of this vapor. The vapor from one pint of gasoline will make 200 cubic feet of air explosive. It depends upon the proportion of air and vapor whether it becomes a burning gas or destructive explosive. Beware of any leaks, and never forget how dangerous a material you are handling.

The term "gasoline" shall be held to include benzine, naphtha, or any of the light products of petroleum, coal or tar by whatever name known or called.

In consideration of an undertaking to pay additional premium of \$ and subject to the conditions applicable to the device used, and the compliance by the Insured with the hereinafter named warranties, permission is granted, when not in violation of any law, statute or municipal restriction, for the use of

(State number (1, 2, 3, etc., as the case may be) of

appliances permitted. Describe by trade name and character and purpose for which used. Give location of gasoline supply tank or reservoir and capacity of same in quarts, or gallons. Give such further information as will positively identify the appliances permitted

and determine the charge to be made for same.)

In consideration of the above permission, it is hereby warranted by the Insured that

1. No gasoline or other inflammable fluid of less than 100 degrees flash test, except that contained in the tank or reservoir of the apparatus, shall be kept within any building covered by or containing property covered by this policy; that no such fluid shall be kept on any adjacent premises controlled by the Insured, except it be kept outside underground or at least thirty (30) feet from the building or buildings covered by this policy.

2. That the whole apparatus shall be maintained in perfect and safe working order, and that all pipes and joints shall be absolutely impervious to any leakage or exhalation of gasoline.

3. That the filling, emptying or opening of the reservoir or supply tank shall be done by daylight or incandescent electric light only and that there shall be no other artificial light and no fire or blaze in the room where and when such reservoir or supply tank is open or being filled or emptied.

4. That the gasoline reservoir or tank shall be filled from an airtight and entirely closed metallic can, free from leak, which shall only be brought into the building temporarily for the act of filling the reservoir or tank.

This permit does not suspend or vary the operation of any additional permission granted by this Company governing the handling, storage or use of gasoline.

Extra Premium.

Attached to and forming part of Policy No. _____ of
the _____ Company
of _____ issued at its _____ Agency
Dated _____ Agent

(Western Canada Fire Underwriters Association)

Attention is called to the necessity for the full completion of this permit so as to properly identify the appliances permitted and determine the charge for same.

(See following page)

CHARGES FOR GASOLINE APPLIANCES**Lighting Systems—**

1. **Gasoline Oil Distribution System**, hollow wire, outside tank, when installed in accordance with requirements, Page 21, Item 1 No charge
2. **Gasoline Oil Distribution System**, hollow wire, inside tank, when installed in accordance with requirements, Page 21, Item 2 Charge 25c
3. **Gasoline Gas Machine**, outside tank, when installed in accordance with requirements, Page 22, Item 3 No charge

Low Voltage Domestic Lighting Systems (see Gasoline Engines, Page 23, Item 6).

Engines—

4. **Gasoline Engine**, outside tank, when installed in accordance with requirements, Page 22, Items 4-5 Charge 15c
5. **Gasoline Engine**, inside tank, when installed in accordance with requirements, Page 22, Items 4-5 Charge 25c
- Gasoline Engine** inside building, not arranged as above Charge 50c
- Gasoline Engine Demonstrating** in Implement Warehouses—Gasoline engine used occasionally in agricultural implement warehouses or stores for experimental or demonstrating purposes only, when installed in accordance with requirements, Page 22, Items 4-5 Charge 10c
- If more than one engine is demonstrated, for each additional engine Charge 05c
- Not more than three engines to be demonstrated or to have gasoline in tanks of same at any one time.
6. **Gasoline Engine (domestic)**, in connection with low voltage private lighting system or for domestic purposes, when installed in accordance with requirements, Page 23, Item 6 No charge

Vapor Lamps—

7. **Gasoline Vapor Lamp and Approved Safety Filling and Storage Can**, when approved and installed in accordance with requirements, Page 25, Item 7. No charge
- If unapproved or not equipped with approved safety filling and storage can Charge 10c
- For list of approved gasoline vapor lamps, see Page 25.
- For list of approved safety filling and storage cans see Page 25.

Stoves—

8. **Gasoline Stove** Charge 10c
- Caution—The use of gasoline as a fuel for domestic purposes is regarded, from an insurance viewpoint, as much more hazardous than the use of ordinary fuel such as coal, wood, gas and coke.

(See following page)

Miscellaneous Appliances—

9. **Gasoline-heated Metal Pots on Typesetters**—If fed by hollow wire from outside tank, installation complying with requirements, Page 21, Item 1 No charge
 If not as above and fed from outside tank, pump or pressure feed Charge 15c
 If fed by either inside or outside tank (tank capacity not exceeding one gallon), gravity feed Charge 25c
 If tank capacity is over one and not exceeding five gallons Charge 50c
 If more than one typesetter connected to the one tank, charge as for one typesetter only.
 If fed from individual tanks, for each additional typesetter. Charge 10c
10. **Gasoline Vulcanizers**—Small inner tube vulcanizers with half pint or less capacity. No charge
 Gasoline Vulcanizers with reservoirs attached and capacity not exceeding one gallon Charge 25c
 If tank capacity is over one and not exceeding five gallons Charge 50c
 If fed from outside tank by hollow wire, pressure feed, installation complying with requirements, Page 21, Item 1 No charge
11. **Gasoline Mangles and Ironers**—Reservoir attached, capacity not exceeding one gallon Charge 25c
 If tank capacity is over one and not exceeding five gallons Charge 50c
12. **Gasoline Hand Irons**—Irons with reservoirs attached and not exceeding one quart capacity, for each . Charge 10c
13. **Gasoline Peanut or Coffee Roasters and Popcorn Poppers**—Small devices of this type, with reservoir attached and capacity not exceeding one quart . Charge 15c
 Machines with tank attached not exceeding one gallon capacity Charge 25c
 If tank capacity is over one and not exceeding five gallons Charge 50c
14. **Gasoline Heaters in Barber Shops, Coffee Urns or Sterilizers**—If fed by hollow wire from outside tank and installations complying with requirements, Page 21, Item 1 No charge
 With reservoirs attached and not exceeding one quart capacity Charge 15c
 If reservoirs attached not exceeding one gallon.. Charge 25c
15. **Gasoline Plumbers' Hand Torches, Fire Pots, Soldering Pots, Braziers**—Reservoirs not exceeding one gallon capacity No charge
 If reservoir capacity is over one gallon and not exceeding five gallons Charge 25c

(See following page)

16. **Wax Cups on Stitching Machines in Shoe Repair and Harness Shops**, heated by gasoline, tank capacity not exceeding one quart Charge 15c
17. **Gasoline-heated Steam Clothes Pressers**—If fed by hollow wire from outside tank and installations complying with requirements, Page 21, Item 1 . . . No charge
If tank inside and not exceeding one gallon capacity Charge 25c
18. **Small Gasoline Vulcanizers in Dentists' or Jewelers' Offices**—Reservoir not exceeding one quart capacity No charge
19. **Small Cigar Lighters**—Gasoline heated, with reservoir not more than one quart capacity No charge
20. **Any Gasoline System** equipped with an automatic lighting device Charge 1.00

When any of the above mentioned appliances are installed in a risk eligible and written for a three (3) year term, the above charges must be doubled.

Short term rates of the above charges apply when any of the above mentioned appliances are installed in a risk written for a short term period.

RULES AND REQUIREMENTS GOVERNING THE INSTALLATION OF GASOLINE APPLIANCES

1. Gasoline Oil Distribution System (hollow wire, outside tank)

The reservoir and tank used in connection with the system shall contain in all not more than six (6) gallons of gasoline and shall be located outside the building and enclosed in a sheet iron box, below the level of the lowest pipe in the building and used in connection with the apparatus, box to be provided with door closed by lock (the key of which shall be kept by some responsible party), the tank and reservoir shall be so arranged that under normal conditions the only gasoline in the building will be that contained in the pipe system, and so that under no possible condition can more than **one gallon** of gasoline be admitted at any one time within the building.

2. Gasoline Oil Distribution System (hollow wire, inside tank)

1. The gasoline tank shall not have a capacity of over six (6) gallons.

2. The entire apparatus shall be securely fastened to the building and the generating apparatus shall be not less than one (1) foot from any combustible material (unless protected by asbestos covered with metal) and shall be located in a clean and well ventilated place.

3. The gasoline tank shall not depend upon solder for strength or tightness, and shall bear the Manufacturer's mark, "Tested to 350 pounds."

4. The gasoline tank shall not be subjected to an operating pressure of more than 50 pounds and unless tank is automatically controlled, said tank shall be provided with a pressure gauge.

(See following page)

3. Gasoline Gas Machines

The carburetor and supply tank shall be located outside the building, the top thereof shall be below the level of the lowest pipe in the building used in connection with the apparatus.

Machines with generator located in the building must be fed through hollow wire from supply tank located outside.

4 and 5. Gasoline Engine (outside or inside tank)

Location of Engines

(a) Should, wherever possible, be located on the ground floor.

(b) In workshops or rooms where dust or inflammable flyings prevail the engine must be enclosed in a fire resistive compartment well ventilated to the outer air at floor and ceiling.

(c) If located on a wooden floor, the floor under and 24 inches outside of the engine must be covered with metal.

Supply Tank

(d) When not attached to engine must be located outside the building, underground, where possible, at least five (5) feet removed from all buildings and below the level of the lowest pipe in the building used in connection with the engine.

(e) If impracticable to bury the supply tank outside the building, it may be buried underneath the basement concrete floor, filling and vent pipes to be run underneath the concrete floor to outside of the building.

(f) If impracticable to bury the supply tank beneath the basement concrete floor, it may be installed in a non-combustible enclosure or vault, properly ventilated, preferably from the bottom, always below the level of the lowest pipe in the building used in connection with the engine.

Piping

(g) Connections to outside tank shall not be located near nor placed in the same trench with other piping.

(h) Openings for pipes through outside walls shall be securely cemented and made water and oil tight.

(i) Piping must run as direct as possible.

(j) Gasoline piping for feed and overflow from feed cup must be installed with a good pitch so that the gasoline will drain back to the supply tank.

(k) Gasoline feed cup must be arranged to prevent spattering, dripping or exposure of gasoline during operation or with the engine at rest.

(l) Fill and vent pipes leading to the surface of the ground must be boxed or jacketed to prevent freezing about them and loosening or breakage of connections.

Gasoline Feed Pump

(m) Must be of approved type, secure against leaks, with check valves located as close to pump as convenient.

(See following page)

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Igniter or Exploder

(n) Electric ignition only must be used. NOTE.—Hot tubes and any provision for their installation on engines are prohibited.

Muffler or Exhaust Pot

(o) Must be placed on a firm foundation and be kept at least one (1) foot from woodwork or combustible materials.

Exhaust Pipe

(p) Exhaust pipe, whether direct from engine or from mufflers, must extend to the outside of the building, and be kept at least six inches from any woodwork or combustible material, and if run through floors or partition must be provided with ventilating thimbles at least six inches larger in diameter than the pipe, and the vertical portion of a pipe that passes through a floor must be covered with a fireproof covering. NOTE.—The pipe is liable to become very hot and should have additional protection where dust or inflammable flyings are present.

(q) Must in no case discharge into a chimney.

Engine Base

(r) Must not be used for a storage place for gasoline or other material, except gasoline supply tank or reservoir located in base of engine.

Lubricating Oil Cups and Pans

(s) Must be provided when necessary to prevent the spilling of oil.

(t) Crank and other rapidly revolving or reciprocating parts must be shielded to prevent throwing of oil.

Care and Attendance

(u) Due consideration to be given to the cleaning of the cylinders, valves and exhaust pipe as often as the quality of the fuel may necessitate.

Auxiliary Tank

(v) If an auxiliary inside tank is used in connection with an outside tank properly installed, same shall not exceed one (1) quart capacity; said auxiliary tank shall not be placed on, in or under the engine and shall be so arranged that when the supply is closed, a drain into the return pipe will be automatically opened.

**REQUIREMENTS FOR GASOLINE ENGINE USED FOR
GENERATING LOW VOLTAGE ELECTRIC
CURRENT FOR LIGHTING AND
DOMESTIC POWER****6. Gasoline Engine (domestic)**

Gasoline engines generating low voltage electric current for lighting and domestic power.

NOTE.—Low voltage electric current will be understood to be circuits carrying less than 60 volts.

(See following page)

1. Gasoline engines connected direct with generator, gasoline tank not to exceed two (2) gallons capacity, tank to be either in base of engine or attached to same (gravity feed not permitted).

2. Gasoline engine with same conditions regarding gasoline tank, and fed as above, but operating generator by belt drive, and the gasoline engine not used for other purposes than running the electric light plant.

If gasoline-driven electric light plants of larger size and greater tank capacity for generating greater voltage than the above, apply regular charges given for power engines.

3. Small gasoline engines used for domestic purposes only, and not exceeding $2\frac{1}{2}$ h.p. with gasoline supply tank in base of engine, not to exceed two gallons capacity.

NOTE—If Gasoline Engines are used for any other purposes than described above, the charges for Gasoline Engines used for power purposes will be applicable.

SPECIAL RULES GOVERNING WIRING OF 32-VOLT PRIVATE LIGHTING PLANTS OPERATED BY GASOLINE OR KEROSENE ENGINE AND AUXILIARY STORAGE BATTERIES

1. All wires used for interior work must have approved rubber insulating covering and be installed in conformity with the rules of the National Code, except where varied by this specification. For outside work, such as line and service wires, connecting separate buildings, approved weatherproof wire may be used.

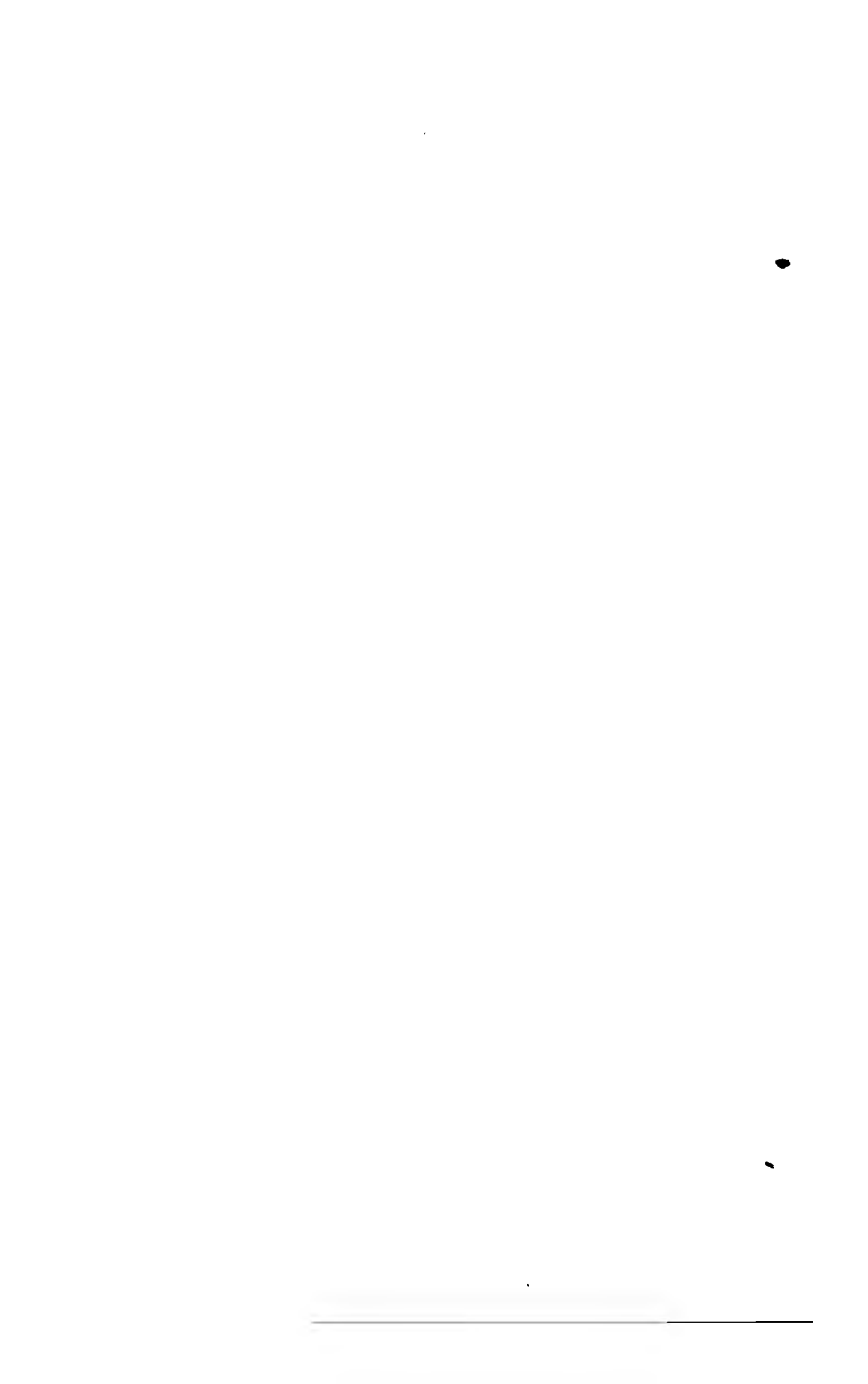
2. All porcelain knobs on concealed or open wiring must be supported with screw nails.

3. Wires connecting batteries and generators and between generators and branch circuit fuses must not be smaller than No. 8 B. & S. gauge for lighting circuits and not smaller than No. 10 B. & S. gauge for circuits supplying irons, toasters and other similar devices. Wires for branch lighting circuits must not be smaller than No. 12 B. & S. gauge. The full load on branch circuits must in no case exceed 660 watts.

4. Branch circuit cutouts must be of an approved type and must not be located in clothes closets, stables or barns or at any place where inflammable material is stored and must in every case, when not installed upon the switchboard, be enclosed in an approved metal cabinet with an asbestos lining. The wires entering and leaving such cabinet to pass through approved porcelain bushings; the door of such cabinet to be fitted with strong self-closing spring hinges. Fuses on branch circuits not to exceed ten (10) amperes on lighting circuits and twenty (20) amperes on circuits supplying heaters, etc.

5. Flexible cord used for drop lights to be not less than No. 16 B. & S. gauge and to have approved new code rubber insulated covering. Cords for heating devices to be not less than No. 14 B. & S. gauge with insulation approved for that purpose. Length of cords should not be longer than absolutely necessary in order to guard against short circuits due to wear and tear. All wire for wiring fixtures must not be less than No. 16 B. & S. gauge.

(See following page)



6. Receptacles for heating or other devices must not be less than twenty (20) amperes capacity and all sockets, whether on fixtures or drop lights, to be not less than 660 watt capacity. All rosettes for drop lights to be of a fuseless type.

7. All wires to be so spliced or joined as to be both mechanically and electrically secure without solder. The joints must then be soldered and covered with rubber and friction tape, so as to have an insulation equal to that on the conductor.

8. All service wires passing through exterior walls of buildings must be insulated with heavy porcelain tubes; flexible loom must not be used for this purpose as it is not an insulator.

9. All fittings, attachments, plugs and switches used must be of approved make, and marked, giving their capacity in watts or amperes with the correct voltage.

7. Vapor Lamps

Gasoline Vapor Lamps, including pendant, portable or bracket types, with a reservoir capacity not exceeding two (2) quarts must be listed as approved and equipped with approved safety filling and storage cans and so stated on the permit.

APPROVED GASOLINE LAMPS

Coleman "CQ" Quick-Lite—Coleman Lamp Co., Ltd., (The), Toronto, Ont., Can. Marking: "CQ" stamped on bottom of fount.

Arcolite CL513—Coleman Lamp Co. (The), Wichita, Kans. Marking: "Arcolite CL513" stamped on bottom of fount.

Coleman "CQ" Quick-Lite—Coleman Lamp Co., Wichita, Kans.

Nulite, "NSE"—National Stamping & Electric Works, Chicago, Ill.

Wizard Quicklit "NC"—Nagel-Chase Mfg. Co., Chicago, Ill. Gasoline only. Marking: "NC" on metal name plate attached to top of fount.

Wizard "CN"—Nagel-Chase Mfg. Co., Chicago, Ill. Kerosene generally used. Marking: "CN" on metal name plate attached to top of fount.

APPROVED SAFETY FILLING AND STORAGE CANS

"Coleman Automatic Safety Gasoline Can" (1 gallon capacity)—Manufactured by The Coleman Lamp Co., Ltd., Toronto, Ont., Can.

MECHANICS AND WORKMENS CLAUSES

Ordinary Alterations

Permission may be granted to make ordinary alterations and repairs not to exceed fifteen (15) days at any one time, without extra charge, subject to the following permit:

Permission granted for workmen to be employed to make ordinary alterations and repairs not to exceed fifteen (15) days at any one time; but it is understood and agreed that extraordinary alterations, repairs or additions are prohibited without notice to and consent of this Company in writing.

Permission may be granted, without extra charge, for the completion of dwellings in course of construction when the insurance on the dwelling is placed for the full three year term, or in case of dwellings not eligible for triennial insurance, for the full twelve months.

Permission may be granted to make alterations and repairs, without limit of time, in Lumber Yards without extra charge.

Extraordinary Alterations

Where permission is required for ordinary alterations or repairs for a period of over fifteen (15) days, or for the execution of extraordinary alterations, repairs or additions, the following clause must be used.

In consideration of an undertaking to pay additional premium of \$ it is hereby understood and agreed that workmen may be employed upon the within described premises for a period of days from date.

For the use of the above permit an extra charge of 10c per \$100 per month or portion of a month over fifteen (15) days must be made. A charge of half rate shall be made for fifteen (15) days or under. This rule applies to contents also.

Charitable and Religious Institutions

The extra premium for Workmen's Risk for Charitable and Religious Institutions is not cumulative above 60c per cent. for any twelve consecutive months, provided that the permit is obtained and the extra premium paid in advance.

MOTION PICTURE MACHINES

(Portable Miniature Size)

These machines are for use by non-professional operators and only with slow-burning (non-inflammable) film and when so used need not be housed in fireproof cabinets or booths.

CAUTION—The use and storage of fast-burning (inflammable) film is a menace to life and property. It should not be used in any machine, unless such machine is operated by a professional operator and installed permanently in standard ventilated projection room.

Permission may be granted to operate an Underwriters' Labelled Miniature Motion Picture Machine in any risk without charge when policies are made subject to the following warranty:

WARRANTY—In consideration of the rate at which this policy is written and compliance by the Insured with the following warranties, permission is hereby granted, when not in contravention of any law, statute or municipal regulation, to operate an approved (Underwriters' Labelled) portable projector, it being warranted that only slow-burning (non-inflammable) film, classed as Safety Standard by the Society of Motion Picture Engineers or Underwriters' Labelled Film will be used or brought into the building.

If any of these warranties is in any way disregarded, all insurance by this policy shall immediately cease, and the policy be null and void.

OILS

Fifteen (15) barrels of oil; five (5) gallons of varnish; paints and oils in sealed packages, and not exceeding twenty-five (25) pounds of gunpowder (any or all kinds) may be allowed free of charge, the same to be handled by daylight or incandescent electric or covered lights, and not in proximity to any fire. Where permission is granted for the above the following standard permit must be attached to the policy:

FREE OIL PERMIT

Permission is hereby given for the storage and/or use of fifteen (15) barrels of oil; five (5) gallons of varnish; paints and oils in sealed packages, and not exceeding twenty-five (25) pounds of gunpowder (any or all kinds), the same to be handled by daylight or incandescent electric or covered lights, and not in proximity to any fire. It is understood and agreed that the above shall not be construed as a permission to store or keep on hand gasoline or any other light product of petroleum emitting an inflammable vapor at less than 110 degrees Fahrenheit, by whatever name known or called.

Where permission is required for the privilege to keep or handle oils in excess of the above a charge of 25c per \$100 per annum shall be made and the following standard permit attached to the policy:

EXTENDED OIL PERMIT

Permission is hereby given for the storage and/or use of fifteen (15) barrels of oil; five (5) gallons of varnish; paints and oils in sealed packages, and not exceeding twenty-five (25) pounds of gunpowder (any or all kinds), the same to be handled by daylight or incandescent electric or covered lights, and not in proximity to any fire. It is understood and agreed that the above shall not be construed as a permission to store or keep on hand gasoline or any other light product of petroleum emitting an inflammable vapor at less than 110 degrees Fahrenheit, by whatever name known or called.

When these oils are handled by means of an approved system, properly installed, there will be no charge.

For permission to store or keep on hand gasoline or any other light product of petroleum emitting an inflammable vapor at less than 110 degrees Fahrenheit, by whatever name known or called. (See Gasoline for Sale or Use, page 17).

The above-quoted privileges do not apply to paint shops or paint and oil warehouses which must take the basis rates outlined on page 72.

PATTERNS, LITHOGRAPHIC STONES AND DRAWINGS ON SAME

Where patterns, moulds, models, drawings or designs, stereos, cuts, engravings, or lithographic stones and drawings on same are insured, a clause limiting loss on each pattern, model, mould, drawing, design, stereo, cut, engraving or lithographic stone and drawings on same to two-thirds of the actual cash value at the time of the fire must be inserted in the policy.

Patterns, models, drawings, designs, stereos, cuts, engravings, lithographic stones and drawings on same may be included in the machinery item, provided a warranty is attached limiting the loss on each pattern, model, mould, drawing, design, stereo, cut, engraving, or lithographic stones and drawings on same to two-thirds of the actual cash value at the time of the fire and the amount to apply on such property to not more than 10% of the sum insured under this item.

PRAIRIE, STUBBLE OR BUSH FIRE

Risks covered against loss by Prairie, Stubble or Bush Fire, no matter what conditions are attached as to fire guards, shall have fifty (50) cents added to annual rate or double for three (3) years.

PRAIRIE, STUBBLE OR BUSH FIRE CLAUSE

In consideration of the rate at which this policy is written, it is understood and agreed that this policy does not cover loss or damage caused by or arising through prairie, stubble or bush fire.

PRINTING ESTABLISHMENTS

The machinery, equipment, furniture and fixtures, stock and material in printing establishments may be written under one sum, provided that the following warranty is attached to the policy.

WARRANTY—In consideration of the rate and form under which this policy is written it is hereby warranted by the Insured that the total insurance on all, including this policy, does not exceed \$5,000.

See requirements governing Specific Policies (page 37).

PREVENTION OF REBATES

No agent shall directly or indirectly allow any rebate or discount from tariff rate, or divide commission with the Insured or any of his employees.

NOTE.—Severe penalties are imposed under the Dominion Insurance Act for rebating.

The following is an extract from the above-mentioned act:

127. "No agent, broker or other person representing or doing business in Canada for any fire insurance company licensed under this Act shall, in any way, directly or indirectly, divide, or offer to divide, his commission or other remuneration with, or give, or offer to give, any part of his commission or other remuneration, or any other matter or thing of value to any person whose property he may be insuring or seeking to insure, or to any person having or claiming or appearing to have any influence or control as to the placing of such insurance, as an inducement to insure with him or in or with a company employing him or represented by him; nor shall any person knowingly receive as such inducement any such commission or remuneration or any rebate of premium or other consideration intended to be in the nature of a rebate of premium."

128. "Every person violating the provisions of the last preceding section shall, for a first offence, be liable to a penalty of double the amount of the premium on the application or policy in respect of which such violation took place, but in no case shall such penalty be less than one hundred dollars, and for a second or subsequent offence such person shall be liable to a penalty of double the amount of such premium, but in no case less than two hundred and fifty dollars."

RISKS (ACCEPTANCE OF) BELOW TARIFF

No agent shall accept or renew a risk at less than tariff rate.

RELEASE OF LIABILITY

Clauses or phrases waiving in general terms any condition of the printed policy contract are ruled against when they permit the establishment of a hazard greater than contemplated by rate or tend to cover property excluded by the printed conditions of the policy.

RENT INSURANCE

This class of insurance is intended to indemnify the Insured against loss of income from rents occasioned by the property covered being rendered not tenatable by fire. The rate applicable is the final rate on the building in which the risks are covered, less twenty-five (25) per cent.

The following form is mandatory:

RENT FORM

\$. . . On the rents of the . . . story . . . building with . . . roof and . . . additions, adjoining and communicating, occupied as . . . side of . . . street situate and being on the . . .

W.C.F.U.A. Volume
Sheet . . . Block . . . Risk No. . . Street No. . .

This insurance is to cover the rentals of the stipulated buildings whether occupied or unoccupied. The liability of the Insurers shall not, however, in any event exceed the actual net rentals as defined in Section 3 hereof, being received at the time of the happening of the fire, or that may be actually under lease, together with the estimated rentals of the unoccupied portion or portions of the said building.

This insurance is hereby granted by the Insurers and accepted by the Insured, on the following terms and conditions:

1. The insurance shall cover the net rental of said buildings from the time of the occurrence of the fire and for the period necessary for re-instatement, not exceeding in all one year's net rental or the sum insured.

2. In case of total or partial destruction or loss by fire to the building, it shall be deemed to be the duty of the Insured, as a basis of settlement of the loss of rent, to re-build or repair, as the case may be, the premises with all dispatch. Loss to be computed from the date of occurrence of said fire and to be determined by the time it would require to put the premises in tenatable condition.

3. The liability of the Insurers shall be further limited to the actual or estimated net rental of the building, i.e., after deduction has been made for the partial or total discontinuance of heating, lighting, cleaning, elevator service, taxation and for any other saving however caused.

4. The Insured undertakes to maintain insurance concurrent with this policy to the extent of the full yearly net rental of the premises, as defined in Section 3 hereof, and in the event of the Insured failing so to do he shall be a co-insurer for the deficiency.

5. In the event of any disagreement either as to the period necessary for re-instatement, the estimated rentals of any unoccupied portion or portions or of the actual net loss sustained by the Insured, the same shall be left to the judgment and determination of Appraisers as provided in the printed conditions of this policy.

6. In the event of a loss happening where a municipal bylaw forbids the reconstruction of a building as it originally existed, it is agreed that as a basis of settlement the amount of loss payable by the Company shall be computed as if no such bylaw were in force or effect.

Loss, if any, payable to . . . as . . . interest may appear.

Privileges granted for workmen to be employed to make ordinary alterations or repairs not to exceed fifteen (15) days at any one time; but it is understood and agreed that extraordinary alterations, repairs or additions are prohibited without notice to and consent of this Company in writing.

SEATS (FIXED)

Fixed seats in theatres, fixed seats and desks in schoolhouses, fixed seats, railings and altars in churches (but not organs) may be covered with the building.

SHORT PERIOD INSURANCE

All insurance for a term less than one year shall be charged at short rates, according to the tables applicable.

For Table (see pages 32 to 34).

Short period or other current policies cannot be extended unless the short period rate is paid for the additional term, the same as if it were new insurance.

MANDATORY SHORT PERIOD RATE TABLE **ANNUAL POLICIES**

All Short Period Insurances and Cancellations (including Retail Lumber and Fuel Yards, and Grain business) must be calculated by the following tables:
(Lumber, Cordwood, Pulpwood, Bark, Ties, Telegraph or Telephone Poles, not in Retail Yard, see Lumber Short Period Table, page 36)

TABLE OF DAYS INTERVENING BETWEEN DATES

	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
January.....	365	31	59	90	120	151	181	212	243	273	304	334
February.....	334	365	28	59	89	120	150	181	212	242	273	303
March.....	306	337	365	31	61	92	122	153	184	214	245	275
April.....	275	306	334	365	30	61	91	122	153	183	214	244
May.....	245	276	304	335	365	31	61	92	123	153	184	214
June.....	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	301	335	365	31	62	92	123	153
August.....	153	184	212	243	273	304	334	365	31	61	92	122
September.....	122	153	181	212	242	273	303	334	365	30	61	91
October.....	92	123	151	182	212	243	273	304	335	366	31	61
November.....	61	92	120	151	181	212	243	304	334	365	384	365
December.....	31	62	90	121	151	182	212	243	274	304	335	365

Should February 29th of a leap year intervene between dates, add one day.

To find the number of days between two given dates, start at month of first date in left hand column and follow across to column headed with month of second date.

Figures at intersection show number of days from any date in one month to same date in required month.
For an earlier or later date in same month, adjust the difference of number of days as shown by the annexed example.

EXAMPLE

Jan. 16th to Nov. 2nd, deduct difference (14 days)	290	Days
Jan. 11th to Nov. 11th	304	
Jan. 5th to Nov. 10th, add difference (five days)	309	



MANDATORY SHORT PERIOD RATE TABLE

ANNUAL POLICIES

Percentages of the Annual Premiums to be charged or retained for periods less than one year.

Days	Per Cent.	Days	Per Cent.	Days	Per Cent.	Days	Per Cent.
1	2.10	51	28.85	101	43.67	151	60.33
2	3.86	52	29.13	102	44.00	152	60.67
3	5.25	53	29.84	103	44.33	153	61.00
4	6.26	54	29.48	104	44.67	154	61.33
5	7.00	55	29.55	105	45.00	155	61.67
6	8.00	56	29.70	106	45.33	156	62.00
7	8.80	57	29.82	107	45.67	157	62.33
8	9.40	58	29.91	108	46.00	158	62.67
9	9.80	59	29.97	109	46.33	159	63.00
10	10.00	60	30.00	110	46.67	160	63.33
11	11.33	61	31.17	111	47.00	161	63.67
12	12.40	62	32.10	112	47.33	162	64.00
13	13.20	63	32.80	113	47.67	163	64.33
14	13.73	64	33.27	114	48.00	164	64.67
15	14.00	65	33.50	115	48.33	165	65.00
16	15.00	66	34.32	116	48.67	166	65.33
17	15.80	67	34.97	117	49.00	167	65.67
18	16.40	68	35.46	118	49.33	168	66.00
19	16.80	69	35.79	119	49.67	169	66.33
20	17.00	70	35.95	120	50.00	170	66.67
21	17.70	71	36.30	121	50.33	171	67.00
22	18.26	72	36.58	122	50.67	172	67.33
23	18.68	73	36.79	123	51.00	173	67.67
24	18.96	74	36.93	124	51.33	174	68.00
25	19.10	75	37.00	125	51.67	175	68.33
26	19.40	76	37.50	126	52.00	176	68.67
27	19.64	77	37.90	127	52.33	177	69.00
28	19.82	78	38.20	128	52.67	178	69.33
29	19.94	79	38.40	129	53.00	179	69.67
30	20.00	80	38.50	130	53.33	180	70.00
31	21.17	81	38.85	131	53.67	181	70.17
32	22.10	82	39.13	132	54.00	182	70.34
33	22.80	83	39.34	133	54.33	183	70.50
34	23.27	84	39.48	134	54.67	184	70.67
35	23.50	85	39.55	135	55.00	185	70.84
36	24.32	86	39.70	136	55.33	186	71.00
37	24.97	87	39.82	137	55.67	187	71.17
38	25.46	88	39.91	138	56.00	188	71.34
39	25.79	89	39.97	139	56.33	189	71.50
40	25.95	90	40.00	140	56.67	190	71.67
41	26.30	91	40.33	141	57.00	191	71.84
42	26.58	92	40.67	142	57.33	192	72.00
43	26.79	93	41.00	143	57.67	193	72.17
44	26.93	94	41.33	144	58.00	194	72.34
45	27.00	95	41.67	145	58.33	195	72.50
46	27.50	96	42.00	146	58.67	196	72.67
47	27.90	97	42.33	147	59.00	197	72.84
48	28.20	98	42.67	148	59.33	198	73.00
49	28.40	99	43.00	149	59.67	199	73.17
50	28.50	100	43.33	150	60.00	200	73.34

(See following page)

Percentages of the Annual Premiums—(Continued)

Days	Per Cent.	Days	Per Cent.	Days	Per Cent.	Days	Per Cent.
201	73.50	241	80.17	281	86.84	321	93.50
202	73.67	242	80.34	282	87.00	322	93.67
203	73.84	243	80.50	283	87.17	323	93.84
204	74.00	244	80.67	284	87.34	324	94.00
205	74.17	245	80.83	285	87.50	325	94.17
206	74.34	246	81.00	286	87.67	326	94.34
207	74.50	247	81.17	287	87.84	327	94.50
208	74.67	248	81.34	288	88.00	328	94.67
209	74.84	249	81.50	289	88.17	329	94.84
210	75.00	250	81.67	290	88.34	330	95.00
211	75.17	251	81.84	291	88.50	331	95.17
212	75.34	252	82.00	292	88.67	332	95.34
213	75.50	253	82.17	293	88.84	333	95.50
214	75.67	254	82.34	294	89.00	334	95.67
215	75.84	255	82.50	295	89.17	335	95.84
216	76.00	256	82.67	296	89.34	336	96.00
217	76.17	257	82.84	297	89.50	337	96.17
218	76.34	258	83.00	298	89.67	338	96.34
219	76.50	259	83.17	299	89.84	339	96.50
220	76.67	260	83.34	300	90.00	340	96.67
221	76.84	261	83.50	301	90.17	341	96.84
222	77.00	262	83.67	302	90.34	342	97.00
223	77.17	263	83.84	303	90.50	343	97.17
224	77.34	264	84.00	304	90.67	344	97.34
225	77.50	265	84.17	305	90.84	345	97.50
226	77.67	266	84.34	306	91.00	346	97.67
227	77.84	267	84.50	307	91.17	347	97.84
228	78.00	268	84.67	308	91.34	348	98.00
229	78.17	269	84.84	309	91.50	349	98.17
230	78.34	270	85.00	310	91.67	350	98.34
231	78.50	271	85.17	311	91.84	351	98.50
232	78.67	272	85.34	312	92.00	352	98.67
233	78.84	273	85.50	313	92.17	353	98.84
234	79.00	274	85.67	314	92.34	354	99.00
235	79.17	275	85.84	315	92.50	355	99.17
236	79.34	276	86.00	316	92.67	356	99.34
237	79.50	277	86.17	317	92.84	357	99.50
238	79.67	278	86.34	318	93.00	358	99.67
239	79.84	279	86.50	319	93.17	359	99.84
240	80.00	280	86.67	320	93.34	360	100.00

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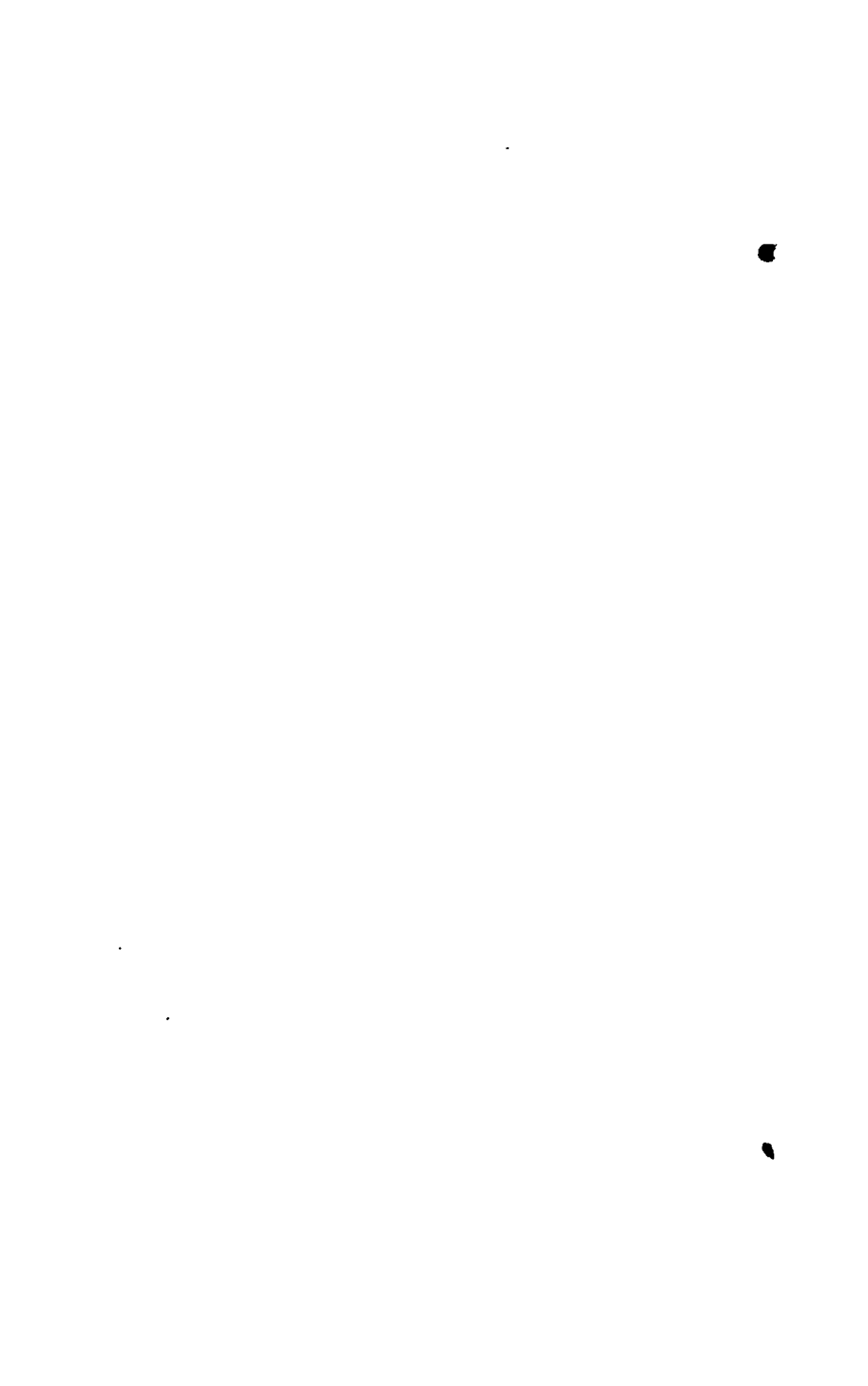
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MANDATORY SHORT PERIOD RATE TABLE THREE-YEAR POLICIES

When policies on risks eligible for long term insurance are written for a period over one year and less than three years, or when computing short rate cancellations on three year policies, the following short rate table must be used. When a short rate premium or cancellation is to be computed for a fraction of a month not mentioned in the table, the next highest term of months named in the table is to be taken; thus a fraction of a month is considered as a full month, and charged for accordingly.

THREE-YEAR POLICIES

Time Policy has been in in force	Policy Earns	Company Returns	Time Policy has been in in force	Policy Earns	Company Returns
Months	Per Cent.	Per Cent.	Months	Per Cent.	Per Cent.
1	10	90	19	72	28
2	17	83	20	73 ½	26 ½
3	20	80	21	75	25
4	23 ½	76 ½	22	76 ½	23 ½
5	27	73	23	78	22
6	30	70	24	80	20
7	33 ½	66 ½	25	81 ½	18 ½
8	37	63	26	83	17
9	40	60	27	85	15
10	43 ½	56 ½	28	86 ½	13 ½
11	47	53	29	88	12
12	50	50	30	90	10
13	53 ½	46 ½	31	92	8
14	57	43	32	93	7
15	60	40	33	95	5
16	63 ½	36 ½	34	96 ½	3 ½
17	67	33	35	98	2
18	70	30	36	100	0



MANDATORY SHORT PERIOD RATE TABLE **LUMBER POLICIES**

The Proportional Rate for Short Period Insurances and Cancellations of Annual or other Policies on Lumber, Cordwood, Pulpwood, Bark, Ties or Telegraph Poles (not in Retail Yard) shall be determined by the following table:

NUMBER OF MONTHS Insurance Required		1	2	3	4	5	6	7	8	9	10	11	12
From any Day in January		15	22½	30	40	52½	65	75	82½	90	95	97½	100
" " " February	PERCENTAGE OF ANNUAL RATE	15	22½	32½	45	57½	70	80	87½	92½	95	97½	100
" " " March		15	25	37½	50	62½	75	85	90	92½	95	97½	100
" " " April		20	32½	45	57½	70	82½	87½	90	92½	95	97½	100
" " " May		25	37½	50	62½	75	85	87½	90	92½	95	97½	100
" " " June		25	37½	50	62½	72½	80	82½	85	87½	90	92½	100
" " " July		25	37½	50	62½	75	80	82½	85	87½	90	92½	100
" " " August		25	37½	47½	55	62½	70	72½	75	77½	85	92½	100
" " " September		25	35	42½	50	57½	65	67½	70	77½	85	92½	100
" " " October		20	27½	35	42½	50	57½	62½	70	77½	85	92½	100
" " " November		15	22½	30	37½	45	55	65	72½	80	87½	95	100
" " " December		15	22½	30	37½	47½	60	70	77½	85	92	97½	100

To ascertain Rate chargeable, multiply Annual Rate by figures opposite the month in which the Insurance is taken and under the number of months for which Insurance is required and divide by 100; broken periods, in excess of whole months, may be calculated pro rata of the additional percentage chargeable for the next month.

For periods less than one month, determine the rate for one month by the above table, and take the percentage proportion given in the following table under the number of days for which the insurance is required:

Days.....	1-2	3-4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Per Cent.....	20	25	30	35	38	42	46	50	54	58	62	66	70	72	74	76	78	80	82	84	86	88	90	92	94	96	98	100



SHUT-DOWN PERMIT

See Cease Operations Permit (page 9).

SILENT FACTORIES

All manufacturing risks, with the exception of Steam Saw and Planing Mills, silent for a whole year or portion of a year, shall take the same rate as if in operation.

SPECIFIC POLICIES

A specific policy is one that insures specific amounts on separate or distinct items of hazard, or items of hazard separately rated.

All policies shall be written to cover specifically as follows, except as hereinafter provided for :

- \$ on building.
- \$ on machinery, boiler and engines (if any).
- \$ on stock.
- \$ on furniture and fixtures.
- \$ on patterns, moulds, drawings or designs (if any).
- \$ on drawings on lithographic stones.

For Exceptions, see Printing Establishment, page 28.

Machinery and/or boiler and engine pertaining to the service of the building, or to the furnishing of power therein, if the property of the owner of the building, may be insured with the building at the building rate, but no manufacturing machinery and/or boiler and engine, or apparatus in connection therewith shall be so included.

Two or More Buildings or Divisions of Building

Where there are two or more buildings, or two or more divisions of a building separately rated, separate sums shall be written on or in each building or division as above designated.

A policy may be written in one sum to cover two or more buildings, or divisions of building separately rated, provided the average distribution clause be made part of the policy. The rate to be charged shall be the highest rate applicable to any building or division of building covered by the policy.

Contents of Two or More Buildings or Divisions of Building

A policy on contents properly divided to cover specific items of hazard, may be written to cover in two or more buildings or divisions of building separately rated, provided the average distribution clause be made to apply to each item of the policy. The rate to be charged shall be the highest rate applicable to the item covered.

For Average Distribution Clause (see page 7).

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SPECIAL RATING SLIPS FOR NON-MAPPED "C" TARIFF TOWNS

All rates promulgated on slips for risks situate in Non-Mapped "C" Tariff towns are only effective for six months after date of publication.

SPONTANEOUS COMBUSTION

SPONTANEOUS COMBUSTION OF COAL CLAUSE

In consideration of the rate at which this policy is written, it is understood and agreed that this policy does not cover loss on coal and/or handling expense on coal caused by spontaneous combustion.

STAMPING

All Daily Reports, Applications, Cancellations, Endorsements, Renewals and other matters pertaining to rates, forms and commission on risks under the jurisdiction of the Association shall be submitted to the Stamping Department for examination and approval, with such other information as may be required to properly pass on same.

All daily reports and applications shall show the agency through which the risk is obtained, and the rates of commission applicable to the risk or risks referred to thereon.

Any document not found in accord with the rates and rules shall be promptly rectified by the Member submitting same. Should he fail to do so, it shall in due course be referred to the Infraction and Stamping Committee by the Secretary-Treasurer.

STOCKS ON PLATFORMS, SIDEWALKS, OR ON GROUND ADJACENT

Policies covering on stocks in buildings and/or on platforms, sidewalks, or on ground adjacent, within 50 feet thereof, and in cars on track within 100 feet thereof, shall not be considered as blanket policies, and therefore may be written under one sum.

VACANCY

Should any risk upon which insurance is carried become vacant, the Company or Companies interested must be notified at once, and if they agree to grant a Vacancy Permit, one of the following standard forms must be attached to the policy:

VACANCY PERMIT (A)

In consideration of an undertaking to pay additional premium of \$. . . it is hereby understood and agreed that the building herein described may remain vacant for a period of . . . from date; and it is further understood and agreed between the Company and the Insured that the building shall be under the supervision and care of some competent person during the term of vacancy, and the doors and windows shall be securely closed and locked and all rubbish removed from the building; otherwise this policy is null and void.

The extra charge for Vacancy Permit (A) shall be 10c per \$100 per month, or portion of a month over fifteen (15) days. A charge of half the above rate shall be made for fifteen (15) days or under.

TWO-THIRDS VACANCY PERMIT (B)

It is understood and agreed between this Company and the Insured that the building herein described may remain vacant for a period of . . . from date; but in case of loss or damage by fire during the term of vacancy, this Company shall not be liable for an amount exceeding two-thirds, or in case of other insurance, its pro rata proportion of two-thirds of the actual loss or damage to the property insured by this policy, and such amount shall not in any case exceed two-thirds of the sum insured; and it is further understood and agreed between this Company and the Insured that the building shall be under the supervision and care of some competent person during the term of vacancy, and the doors and windows shall be securely closed and locked and all rubbish removed from the building; otherwise this policy is null and void.

The latter Permit (B) may be permitted free of charge.

WORKMEN'S PERMIT

See Mechanics' Permit, page 26.

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DWELLING SCHEDULE

The following Dwelling Schedule is formulated to rate dwellings exposed only by dwellings, churches, schools or other risks eligible for three-year-term insurance at twice the annual rates, and dwellings exposed by mercantile risks, not in excess of 50c building and 35c contents.

Dwellings and/or contents subject to exposure charges from mercantile risks in excess of 50c building and 35c contents are not eligible for triennial insurance at double the annual rate.

DIAGRAMS

All Daily Reports, Applications, Renewals or Removal Endorsements covering on or in dwellings eligible for rating under this schedule must be accompanied by a diagram showing all exposures in every direction until the intervening space or sum of the intervening spaces exceed 30 feet in all (mercantile exposures, if any, within 66 feet must also be shown), or if isolated or shown correctly on the Western Canada Fire Underwriters' Association plan, a statement to this effect must be made on Daily Report.

Distances between dwellings shall be measured from the most contiguous points of the buildings or of any sheds, awnings, porches, piazzas, bay windows, stairways or additions of any kind attached thereto.

BASIS RATES OF PRIVATE DWELLINGS

First Class—Brick, stone, hollow tile, hollow tile brick-veneered, solid concrete or concrete block with metal, tile, slate or approved composition roofing.

Second Class—Brick, stone, hollow tile, hollow tile brick-veneered, solid concrete or concrete block with roofing other than above; brick-veneered, concrete-veneered, cement block veneered or rough-cast or stucco or a combination of rough-cast or stucco with stone, brick, brick-veneered or concrete blocks with roofing as per first class.

Third Class—Brick-veneered, concrete-veneered, cement block veneered or rough-cast or stucco or a combination of rough-cast or stucco with stone, brick, brick-veneered or concrete blocks with other than first class roofing.

Fourth Class—Frame and all other dwellings not under preceding classifications.

Annual Basis Rates

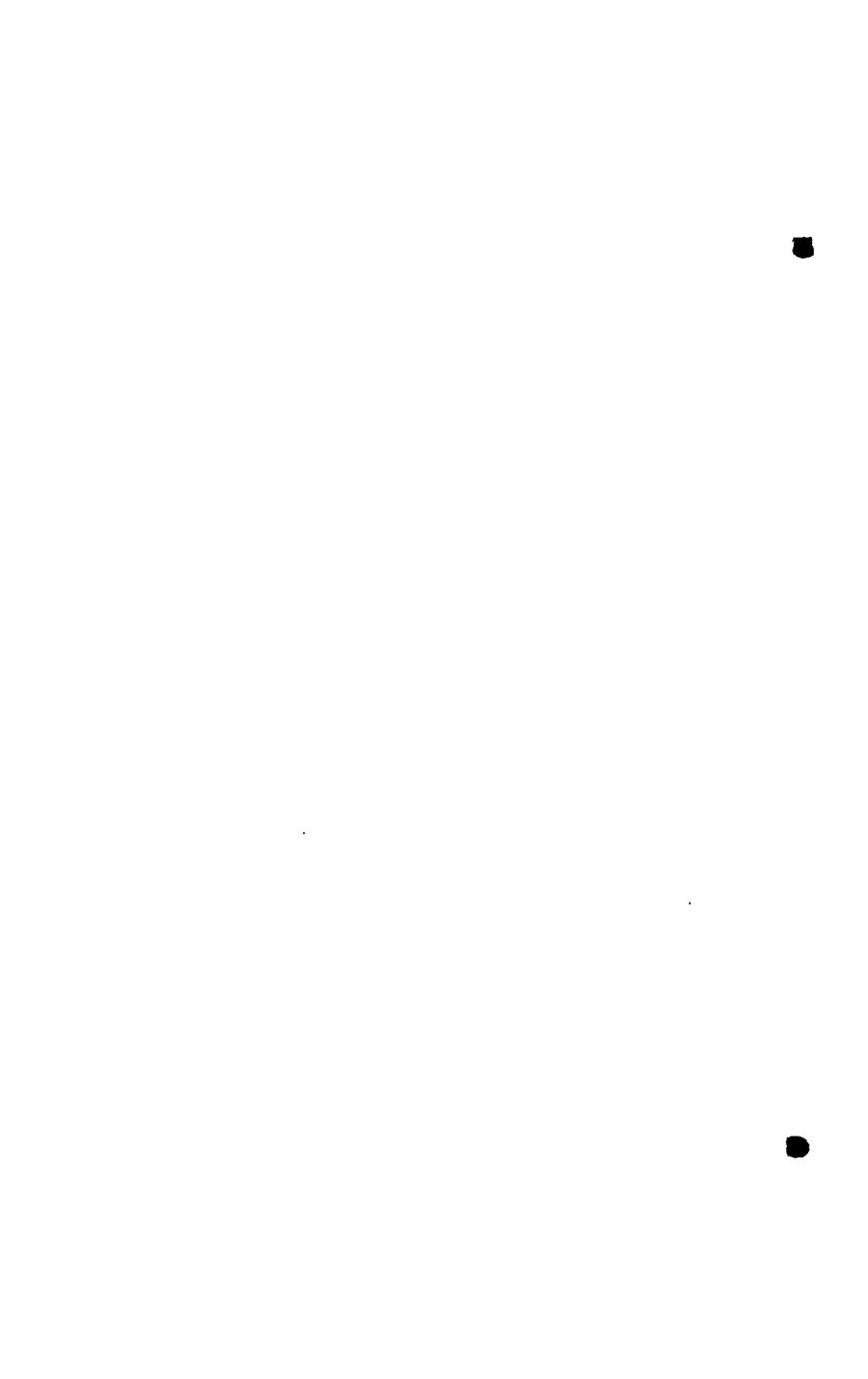
1st Class	2nd Class	3rd Class	4th Class
60c	65c	70c	75c

All Apartments of more than three suites, or Terraces of more than three houses, to be specifically rated.

Terraces, frame or brick, of two or three houses, must be treated as one risk, and exposures added in addition to charges for extra occupancy until the maximum rate is reached.

Private Stables, Private Garages, Sheds or Outbuildings, unless specifically rated, shall take the same rate as the dwellings to which they belong.

(See following page)



A Private Stable or Garage shall be construed as being a stable or garage used in connection with a dwelling only, and in no case to be used for delivery purposes or other like occupancies.

Automobiles

A charge of 10c per \$100 per annum must be added to the Private Stable or Garage rate for one auto, and 5c for each additional auto stored therein, and a warranty attached to the policy that no gasoline be stored in building other than that contained in reservoir of car or cars, except one gallon which may be permitted when subject to the standard one-gallon gasoline storage permit form.

EXPOSURE CHARGES FOR PRIVATE DWELLINGS

1st and 2nd Class Dwellings

Dwellings exposed by same class dwellings within 20 feet, charge for one each side as follows:

Adjacent to and within 10 feet.....	add 10c
10 feet to within 20 feet.....	add 5c

If exposed by third or fourth class dwellings, charge for one in each direction per respective table for such class.

3rd and 4th Class Dwellings

Charge exposure as per following table in every direction until the sum of the intervening spaces exceeds 30 feet each way, providing that not more than three exposures in any direction, or six altogether, are charged:

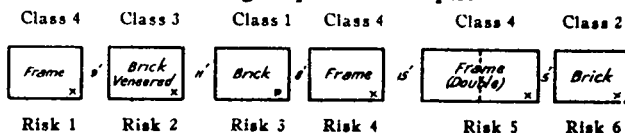
Dwellings exposed by same class adjacent to and	
within 10 feet.....	add 15c
10 feet to within 20 feet.....	add 10c
20 feet to within 30 feet.....	add 5c

If exposed by first or second class dwellings, charge one each side as per respective tables for such class.

N.B.—Maximum rate on all dwellings and contents exposed only by risks eligible for triennial insurance at twice the annual rate shall be 1% per annum, exclusive of charges for stovepipes, chimneys or gasoline appliances.

For Gasoline Appliances, see page 18.

Dwelling Exposure Examples



Risk No. 1, Basis Rate.....	.75
Exp. Risk No. 2, 9 ft.....	.15
Exp. Risk No. 3, 9 ft. — 11 ft. = 20 ft. No charge on account first class risk.	
Final Rate	<u>.90</u>

(See following page)

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DWELLING SCHEDULE (Continued)

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Risk No. 2, Basis Rate70
Exp. Risk No. 1, 9 ft.15
Exp. Risk No. 3, 11 ft.05
Only one exposure charged to Right on account first class risk.	
Final Rate	<u>.90</u>
Risk No. 3, Basis Rate .....	.60
Exp. Risk No. 2, 11 ft. ....	.10
Exp. Risk No. 4, 8 ft. ....	.15
Only one exposure charged each side on account first class risk.	
Final Rate	<u>.85</u>
Risk No. 4, Basis Rate .....	.75
Exp. Risk No. 3, 8 ft. ....	.10
Only one exposure charged to Left on account first class risk.	
Exp. Risk No. 5, 15 ft. (treat as two separate exposures at 10c each) .....	.20
Exp. Risk No. 6, 15 ft. — 5 ft. = 20 ft. No charge on account second class risk.	
	<u>1.05</u>
But Maximum Rate.....	<u>1.00</u>
Risk No. 5, Basis Rate.....	.75
Additional Occupancy .....	.15
Basis Rate	<u>.90</u>
Exp. No. 4, 15 ft. ....	.10
Exp. Risk No. 3, 15 ft. — 8 ft. = 23 ft. No charge on account first class risk.	
Exp. Risk. No. 6, 5 ft. ....	.10
	<u>1.10</u>
But Maximum Rate	<u>1.00</u>
Risk No. 6, Basis Rate.....	.65
Exp. Risk No. 5, 5 ft. (Take only one exposure on account second class) .....	.15
Final Rate	<u>.80</u>

Chimneys

For one or more metal, earthenware, tile or standard air space chimneys, passing through a wall, window or roof, to the Basis Rate of building or contents, add as follows:

For one or more earthenware, tile or standard air space chimneys

25c

For one or more metal chimneys.....

50c

NOTE.—This charge must be made whether the chimney is in use or not, or whether in main building or addition attached thereto.

ELEVATOR RATING SCHEDULE

All Line Grain or Line Elevator Schedules to be
Specifically Rated

Individual Grain Elevator Schedule (see page 77).

Elevator

STANDARD

Elevator to be metal-clad, metal roof, concrete footings and foundation, machinery accessible, to have standard man lift, no chopping mill, feed mill or fanning machine.

Power

Electric, gasoline or kerosene engine. If electric power, wiring to conform with National Electric Code Rules for flour mills, motors to be of induction or squirrel cage type.

Gasoline or Kerosene engine to be in engine house 20 feet away, if frame or metal-clad; 10 feet if brick.

Engine to have spark ignition and pump feed.

Gasoline supply tank to be 20 feet away, gas pumped to engine.

Gravity feed and tank in base of engine not standard.

Priming to be done from Standard Safety Can.

Engine house chimney to be solid brick.

Chemical Extinguishers to be provided.

LINE ELEVATORS (Two or More) ONLY

Basis Rate on Building. \$1.10

Charges

Engine in Elevator—

Gasoline50

Kerosene40

Feed Mill in Elevator.25

Engine House—

Brick, within 10 feet—Gasoline10

Brick, within 10 feet—Kerosene05

Metal-clad or frame, within 20 feet—Gasoline..... .10

Metal-clad or frame, within 20 feet—Kerosene..... .05

*Engine Feed Tank (irrespective of location of Engine House)—(See diagrams, page 45).

Type A (standard)No charge

Type B02

Type C05

*These charges refer to gasoline; if kerosene is used solely for fuel, charges may be reduced 50 per cent. (50%).

No Man Lift05

(See following page)



Additional Charges

Exposures	15-.50
Deduct 15 cents from exposure charge if house is metal-clad with incombustible roof.	
Machinery (inaccessible or in poor running order) . . . . .	.05-.25
Chimney (cement or poor construction) . . . . .	.05-.25
Stove or Stovepipes (in poor condition) . . . . .	.05-.25
Engine Exhaust (not properly protected)—	
Gasoline . . . . .	.05
Kerosene . . . . .	.10
Coal Storage (soft coal, no proper bin, stored in proximity to elevator) . . . . .	.05
Condition in General (poor repair, broken windows, dirt, etc.) . . . . .	.05-.25

Credits

Chemicals, Barrels, Pails . . . . .	.05
Barrels and Pails of Water . . . . .	.02
Safety Gasoline Cans . . . . .	.01
Lightning Rods (buildings only) . . . . .	.10
The installation to be in accordance with the "Standard for Lightning Rods." (See page 46).	

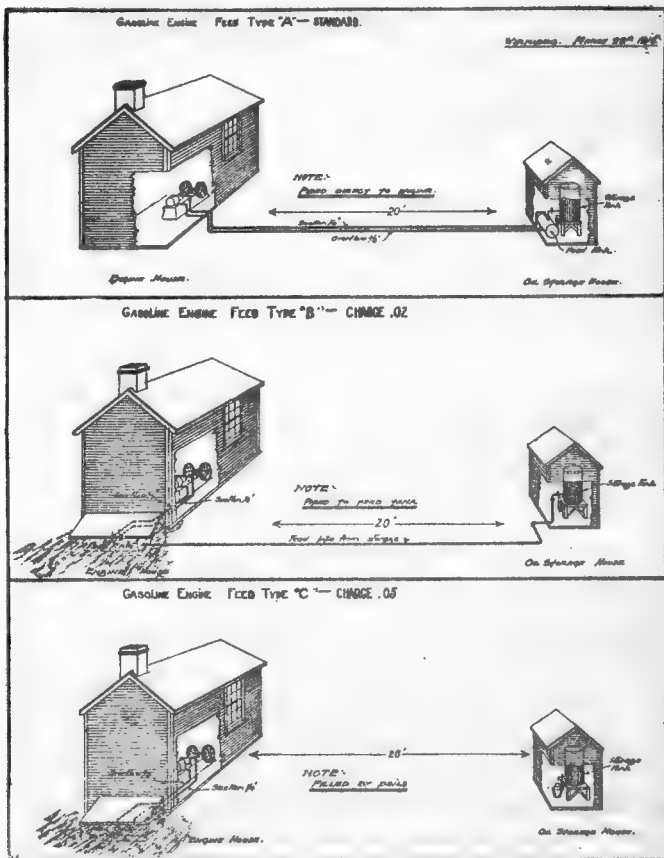


Diagram illustrating installation of Gasoline Engines, Storage Tanks and method of feed—(See pages 43 and 44 for scale of charges)

(See following page)

SPECIFICATIONS FOR THE INSTALLATION OF LIGHTNING PROTECTION ON GRAIN ELEVATORS

Section 1—Conductors

(a) **Material**—The material to be used for the protection of buildings and structures from lightning shall be pure soft drawn copper of not less than 98 per cent. conductivity, in the form of a flexible cable.

(b) **Weight**—The weight must be at least three ounces per foot run or 187.5 pounds per thousand feet in length. Individual wires must be not less than No. 17 B. & S. gauge in size or 0.045 inch in diameter.

(c) **Tubing**—Rigid conductors in the form of copper tubing must have walls of a thickness not less than No. 20 B. & S. gauge or 0.032-inch. The tubing may be seamless or have a brazed joint or locked seam. The weight of the copper tube conductor must be not less than that specified for copper cable. Rigid conductors in the form of copper bars or rods must have a cross section providing a weight per linear foot not less than that specified for copper cable and providing the surface area which may be required.

(d) **Air Terminal Rods**—Air Terminal Rods must be located not more than 25 feet apart and must be of copper tubing having an outside diameter of $\frac{5}{8}$ -inch and wall thickness of not less than 0.032-inch or No. 20 B. & S. gauge. Points may be of tubing having a wall thickness of at least 0.032-inch drawn at one end to a cone-shaped point and of sufficient inside diameter on the other end to fit snugly over the tube rod with which it may be used.

(e) **Brace Supports**—Brace supports of strong construction shall be used to support all air terminal rods not so located that attachments can be made to sides of chimneys or similar prominent parts. They shall be rigidly fastened to the roof with screws or lag bolts, and if of iron shall be galvanized by the hot-dip process. The height of the air terminal rod and point shall not exceed 40 inches and if over 18 inches in height must provide at least two guides for the air terminal. They must be so constructed that they may be rigidly and permanently secured to the roof. The points must be fixed on or within two feet of all chimneys, end of gables or other projections and must extend not less than 10 inches above such chimneys, gables or other projections. They shall be fitted on the ridge at intervals of not more than 25 feet.

(f) **Fasteners**—Conductors are never to be insulated but are to be fastened securely in place by clamps of same material as conductor. Where copper fasteners are used they must be secured to the building by copper nails or screws.

(g) **Method of Running**—Horizontal conductors shall interconnect all air terminals and they shall be run along the most exposed part of the roof, passing around obstructions such as ventilators in a manner that offers the best direct path practicable from aerials to earth. Down conductors shall be run directly down the face of structure which is not exposed to prevailing wet. In the case of gabled buildings they shall be taken down the

(See following page)



corners so as to protect the angle of the building and at the same time secure the advantage of the additional moisture in the ground near the rain water down pipes and facilitate their connection thereto.

The greater the number of widely separated paths thus provided to earth the better will a lightning rod system function.

Conductors shall never be insulated but shall be fastened securely in place and shall have as few joints as possible. All conductors shall be run in as straight a line as possible, avoiding sharp bends. Bends shall have a radius of at least one foot in round corners. Conductors shall never be run through pipes unless mechanically and electrically secured to the pipes where they enter. Conductors shall be protected where liable to mechanical injury or corrosion.

Screw joints shall be used in joining solid or tubular rods. Joints in cable conductors shall be mechanically or electrically secure without solder; the joints must then be soldered unless made with some form of approved solderless splicing device. Connections for joining air terminals and tube or rod earth terminals to conductors shall be of the general construction required for solderless cable connectors.

(h) **Interconnecting Metallic Parts**—Rainwater pipes and metal work on roofs such as gutters and metal roof covering, hay tracks, metal stanchions, litter carriers, door tracks and other metal parts shall be connected to the conductors by good electrical contact. All exposed metal work on the outside of the building should form with the conductors a complete net work.

Any pipe (except gas piping) or other extended metal work inside building shall be connected together to the conductors and provided with a sufficient number of earths.

Section 2—Grounding

The ground terminals are the devices by means of which electrical contact is made between the lightning conductor equipment and the earth and are intended to provide a low resistance path from the air terminals to the earth.

As the efficiency of a lightning conductor equipment is primarily dependent upon the thoroughness with which it is brought into contact with permanently moist earth, the base of each conductor is required to be grounded in a standard manner.

This should be done as follows and by Method No. 1 when possible for at least one of the several ground connections:

1. By connecting the conductor to underground metallic water piping at a point outside of building.
2. By connecting the conductor to ground plates or other standard grounding devices sufficiently deep to be in contact with permanently moist earth.
3. By extending the base of the rod down into permanently moist earth.

NOTE.—Ground terminals should never be connected to gas pipes.

(See following page)

Where groundings are made as specified in Method No. 1, connections should be made electrically and mechanically secure after the rust and scale have been removed.

Grounding made as described in No. 2 and No. 3 should usually extend into the earth at least 10 feet. Where the nature of the soil is such that this cannot be done, a trench must be dug from the building to a point where the required depth can be obtained, or it will be usually sufficient to dig the trench at least 10 feet long and as deep as possible and lay the conductor in it as straight as possible.

NOTE.—The direction of the trench should be away from rather than parallel to the building foundation.

The permanency of earth connection is very quickly impaired by seepage from barnyards and dumping places, as such seepage destroys the conductors. Earth connections should be protected from such seepages and where liable to mechanical injury.

Number of Ground Terminals—There shall be not less than four ground connections on the elevator, one at each corner. One additional ground will be required where the engine house is a separate building.

Section 3—Metal-Clad Elevators

A cage of wire completely enclosing a building would be an ideal lightning rod system. Buildings completely covered with iron-clad sides, eaves, cornices and roofs give nearly the same condition when properly grounded.

(a) **Grounds**—Same as for Rod Systems.

(b) **Conductors**—On two of the corners rods shall extend up the corners and over the eaves, the ends being fanned out and soldered to the metal roofing. On the remaining corners the metal cladding must be grounded by approved rods to approved grounds.

(c) **Air Terminals**—At least two air terminals should be installed on the highest portion of the building, and connected to the metal roof by a soldered connection.

Section 4—General

Metal apparatus, such as piping (other than gas piping), etc., should be connected to the conductor. The connection should be made as near to the roof as possible, and the lower end grounded if the run is vertical.

All work and apparatus must comply with the standard called for by the Lightning Rod Act, 1922, of the Province of Saskatchewan.

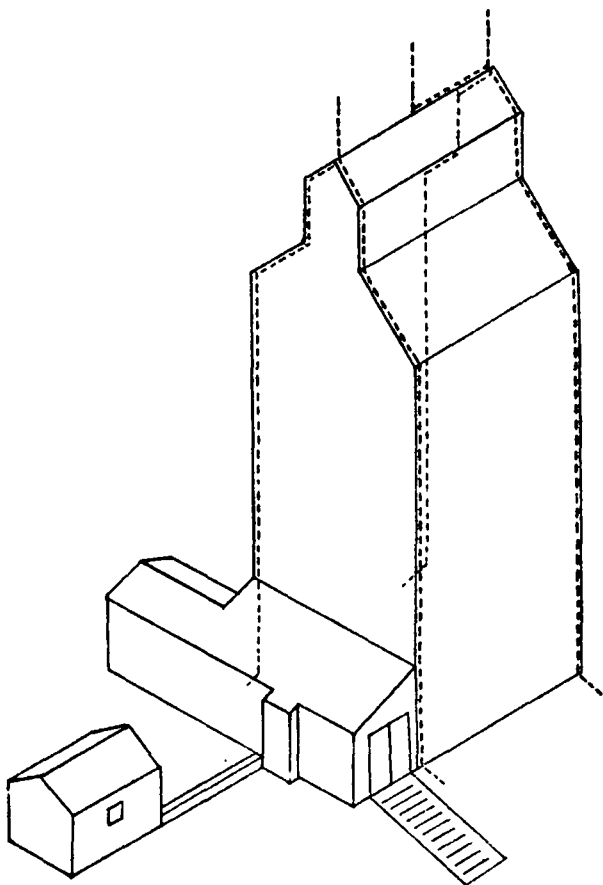


Illustration of the Installation of Lightning Protection on
Grain Elevators

(See following page)



STANDARD "LINE ELEVATOR" SCHEDULE WORDINGS

As now is or may hereafter be constituted as owners, lessees or operators.

BUILDING

On Buildings, of their grain elevators and warehouses, situate at the locations, and for the amounts specified hereunder, viz.:

(Schedule of Locations)

Loss payable to

The term "Building" as used herein, is intended to include additions, annexes, sheds, coal sheds, bins and corn cribs, attached or nearly attached, or within 100 feet, pertaining to each respective elevator or warehouse, driveways, platforms, power houses, and all fixed and moveable machinery, belting, pulleys, gearing, tools, implements, fixtures, supplies, engines, boilers, foundations, settings and materials for the same, heaters, shafting, pumps, connections, smokestacks, fuel, pipe and fittings, fire extinguishers, house and office furniture, harness, vehicles, wagon and track scales therein, and all landlord's fittings and fixtures, heating and lighting apparatus and all connections therewith.

This insurance shall not be prejudiced by change of name of any of the above stations.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and erect new buildings at any point, and to add or replace machinery as may be expedient, all such machinery and additions made during the continuance of this policy to be covered hereunder. To light premises with coal oil, kerosene, gas or electricity.

Railway Waiver Clause—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

No other insurance permitted without notice to the Company.

Attached to and made part of Policy No. of the

As now is or may hereafter be constituted as owners, lessees or operators.

GRAIN

On Goods, Wares and Merchandise, consisting principally of grain and seeds of all kinds, flour, country produce, coal, bags, barrels and packages, their own or held by them in trust or on commission, or on consignment, or sold but not delivered, or in storage or belonging to others for which the Insured may be liable, while contained in buildings, elevators and warehouses, annexes or additions connected therewith, at the places mentioned in the following "Schedule of Locations," or while in cars on tracks within 100 feet thereof.

(Schedule of Locations)

Loss, if any, payable to

It is a condition of this policy that the amount of insurance actually at risk under this policy shall at all times equal the full value of all property described at each and every location, but in no event shall this Company be liable at any one location for more than the amount set opposite each location in the foregoing "Schedule of Locations."

It is a condition of this insurance that the Insured shall supply, once a month, a statement, on form to be supplied by the Company, showing the average value of the property hereby insured during the preceding month based on the daily values at each location for such preceding month. The Insured agreeing to pay the earned premium at the time the statement is rendered.

(See following page)

In the event of loss, should the total values reported for the day of the fire be less than the values as shown by the Insured's books for that day, the Insured shall become a co-insurer to the extent of such deficit, and to that extent shall bear his proportion of any loss.

It is understood that the term "Building" as used herein is intended to include additions, annexes, sheds, coal sheds, bins and corn cribs, attached or nearly attached, or within one hundred feet, pertaining to each respective elevator or warehouse, driveways, platforms and offices.

Market Value Clause—In the event of loss, for the adjustment of any claims hereunder, it is understood that the value of grain and seeds shall be construed to mean the market price of similar grain and seeds and grade at Fort William and/or Port Arthur, as determined by the last actual cash or option sale during the official session of the Winnipeg Grain Exchange last preceding loss, less only the unpaid cost of transportation, if any, from the place of loss to Fort William and/or Port Arthur, Ontario, PROVIDED, however, that if at the time of loss at any one point mentioned herein, the local or other conditions are such that the actual value of the property insured hereunder is in excess of the value as expressed herein under the Fort William and/or Port Arthur basis, then, in that case this market value clause shall not operate to the prejudice of the Insured.

It is also a further condition of this insurance that in the event of loss under this Policy, should the Insured be in a position to show proof of the contents of the elevator at the time of the fire by actual weigh-up therein, such figures shall be the basis of the adjustment, otherwise the evidence as contained in the book accounts at the offices of the Company as to the amount contained in said elevator at the time of the loss shall be taken as the basis of adjustment.

The Insured further agrees to allow the company to examine the books and records of the Insured for the purpose of verifying the accuracy of the above-mentioned monthly statements.

Any error in description of location shall not operate to the prejudice of the Insured.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and erect new buildings at any point, and to add or replace machinery as may be expedient, all such machinery and additions made during the continuance of this policy to be covered hereunder. To light premises with coal oil, kerosene, gas or electricity.

Railway Waiver Clause—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

No other insurance permitted without notice to the Company.

Attached to and made part of Policy No of the



FARM RATES AND RULES

CLASSIFICATION

First Class—Brick, Stone, Hollow Tile, Hollow Tile Brick-veneered, Solid Concrete or Concrete Block with metal, tile, slate or approved composition roofing.

Second Class—Brick, Stone, Hollow Tile, Hollow Tile Brick-veneered, Solid Concrete or Concrete Block with roofing other than above; Brick-veneered, Concrete-veneered, Cement Block Veneered or Rough Cast or Stucco or a combination of Rough Cast or Stucco with stone, brick, brick-veneered or concrete blocks with roofing as per first class.

Third Class—Brick-veneered, Concrete-veneered, Cement Block Veneered or Rough Cast or Stucco or a combination of Rough Cast or Stucco with stone, brick, brick-veneered or concrete blocks with other than first-class roofing.

Fourth Class—Frame and all other farm buildings not under preceding classifications.

Insurance of all Farm Property covered by this Tariff must be limited to 75% of the actual cash value.

Annual Policies may be written at Half Three-Year Term Rates.

RATES—(Three-Year Term)

Buildings

	1st Class	2nd Class	3rd Class	4th Class
Basis Rates	1.00	1.20	1.40	1.50

Add to above
basis rates
for buildings

Additional Charges

1. If covering loss from prairie, stubble or bush fire	1.00
2. *If metal chimney installed.....	1.00
3. *If earthenware or standard air space or tile chimney installed .....	.50
4. If roof of pole, straw thatch, tar paper or other inferior materials	1.00
5. If more than one tractor and/or one auto in any one building, charge for each additional motor vehicle .....	.10

*NOTE.—This charge must be made whether the chimney is in use or not, or whether in main building or addition attached thereto.

Deduct
from above
basis rate

Deductions

1. If building equipped with lightning rods of approved material and installed subject to standard warranty.....	.15
2. If all chimneys built from the ground (applicable to dwellings only).....	.10

Household Contents.....3-year rate, Building Rate

(See following page)



Farm Produce—While contained in specific buildings and in stacks wholly within 75 feet thereof, but not within 100 feet of dwelling, eligible for triennial insurance at double the annual rate.....3-year rate 1.25

Farm Produce—Cut, uncut and/or in stacks (excluding hay) anywhere on the farm and subject to the following Average Distribution Clause, not eligible for triennial insurance at double the annual rate.....Per annum 1.00

In consideration of the rate at which this policy is written, it is hereby declared and agreed that in the event of fire, this insurance shall be held to cover and attach on all farm produce on the farm in the proportion that the value at one location bears to the value at all locations at the time of the fire.

Add 50c to these rates if Prairie, Stubble or Bush Fire Clause is not inserted.

Hay in Stacks—Including Prairie, Stubble and Bush Fire Hazard. Not eligible for triennial insurance at double the annual ratePer annum 4.00

Short rate to apply on Short Term Policies or Cancellations.

Grain in Granaries—Threshed Grain when insured specifically may be written at 100% of value at the following rates:

Period	Not covering loss from Prairie, Stubble or Bush Fire	Covering loss from Prairie, Stubble or Bush Fire
1 month	.12 ½	.22 ½
2 "	.19	.34
3 "	.25	.45
4 "	.31	.56
5 "	.37 ½	.67 ½
6 "	.44	.79
7 "	.47	.84 ½
8 "	.50	.90
9 "	.53	.95 ½
10 "	.56	1.01 ½
11 "	.58	1.07
12 "	.62 ½	1.12 ½

In case where contained in more than one building, the Average Distribution Clause must be applied.

Live Stock—Covering a specific limit per head against loss by fire or lightning while in any building on the lands described or anywhere while in the open (except while in transit by common carrier or in public stockyards). Draught animals while engaged in work essential to the farming operations of the insured are also covered against fire and lightning while stabled temporarily anywhere3-year term 1.25

Farm Implements—Vehicles, harness, robes and stable utensils (excluding engines, tractors, threshing separators and automobiles) while in any building or elsewhere on the lands described.....3-year term 1.25

(See following page)

2

3

Gasoline Engines (stationary)—Must be insured separately and in specific buildings 3-year term, Building Rate

Threshing Separators—(including cover while in operation):

1. If driven by gasoline or oil fuel engine by means of belt 3.00
2. If driven by gasoline or oil fuel engine forming part of Separator 4.00
3. If driven by steam engine 5.00

These rates are annual and cover against Prairie, Stubble or Bush Fire and are not subject to triennial insurance at double the annual rates.

Threshing Separators—(excluding cover while in operation) must be specifically insured and may be written at the regular farm implement rate of \$1.25 for three years, subject to the following warranty:

In consideration of the rate of premium charged it is understood and agreed that the threshing machine described in this policy is only insured while stored in any building used for farm purposes or while laid up anywhere on the land herein described, and that the insurance under this item becomes void and of no effect immediately the machine is removed for threshing purposes from its usual storage position and remains void until the machine is finally laid up after the termination of threshing operations.

3-year term 1.25

Steam Tractors Per Annum 2.00

Not eligible for triennial insurance at double the annual rate.

Add 50c to this rate if Prairie, Stubble or Bush Fire Clause is not inserted in policy.

Gasoline Tractors (Farm)—To be insured specifically and may be written while stored in any building on the farm and in the open anywhere... 3-year term 1.25

Prairie Fire Protection

If covering loss from prairie, stubble or bush fire an EXTRA CHARGE of \$1.00 per \$100 insurance must be added to all three-year rates quoted herein.

Permits and Warranties

Motor Vehicles—Permission may be given without extra charge to keep one tractor and/or one automobile. For permission to keep more than one automobile and/or tractor (see additional charge No. 5 under Building Rates, page 52).

All policies to be subject to the following warranty:

In consideration of an undertaking to pay additional premium of \$ permission is hereby granted to keep automobiles and/or tractors in buildings described under items Nos. It being warranted by the Insured that no gasoline except that contained in the reservoirs of the machines will be kept in any building.

This permit does not suspend or vary the operation of any statutory or municipal regulation or further permission granted by this Company governing the handling, storage or use of gasoline.

Gasoline Engines (Stationary)—Permission may be given without extra charge for the use of one gasoline engine not exceeding 5 h.p. Policy to be subject to Standard Permit (see page 18).

(See following page)



Gasoline Storage and Additional Gasoline Appliances—"C" Tariff regulations apply where automobiles, gasoline engines or other gasoline appliances are in use and it is to be warranted that the supply of gasoline other than that contained in the tanks of the automobiles, reservoirs of engines or other gasoline appliances will, if not buried outside underground, be kept not less than 30 feet from any of the property insured.

Concurrent Insurance—Total concurrent insurance, including this policy, limited to an amount not exceeding 75% of the actual cash value of the property hereby insured.

TORNADO, CYCLONE AND WINDSTORM

Farm Property (excluding silos).....3-year term .75
1-year term .50

A clause assuming liability for damage by hail, when the amount covered by the Hail Clause is at least equal to that covering against Tornado, may be attached to Tornado policies in consideration of an additional premium of 10c per \$100 for one year and 20c per \$100 for three years.

HAIL CLAUSE

(This Clause must not be attached to a Fire Policy)

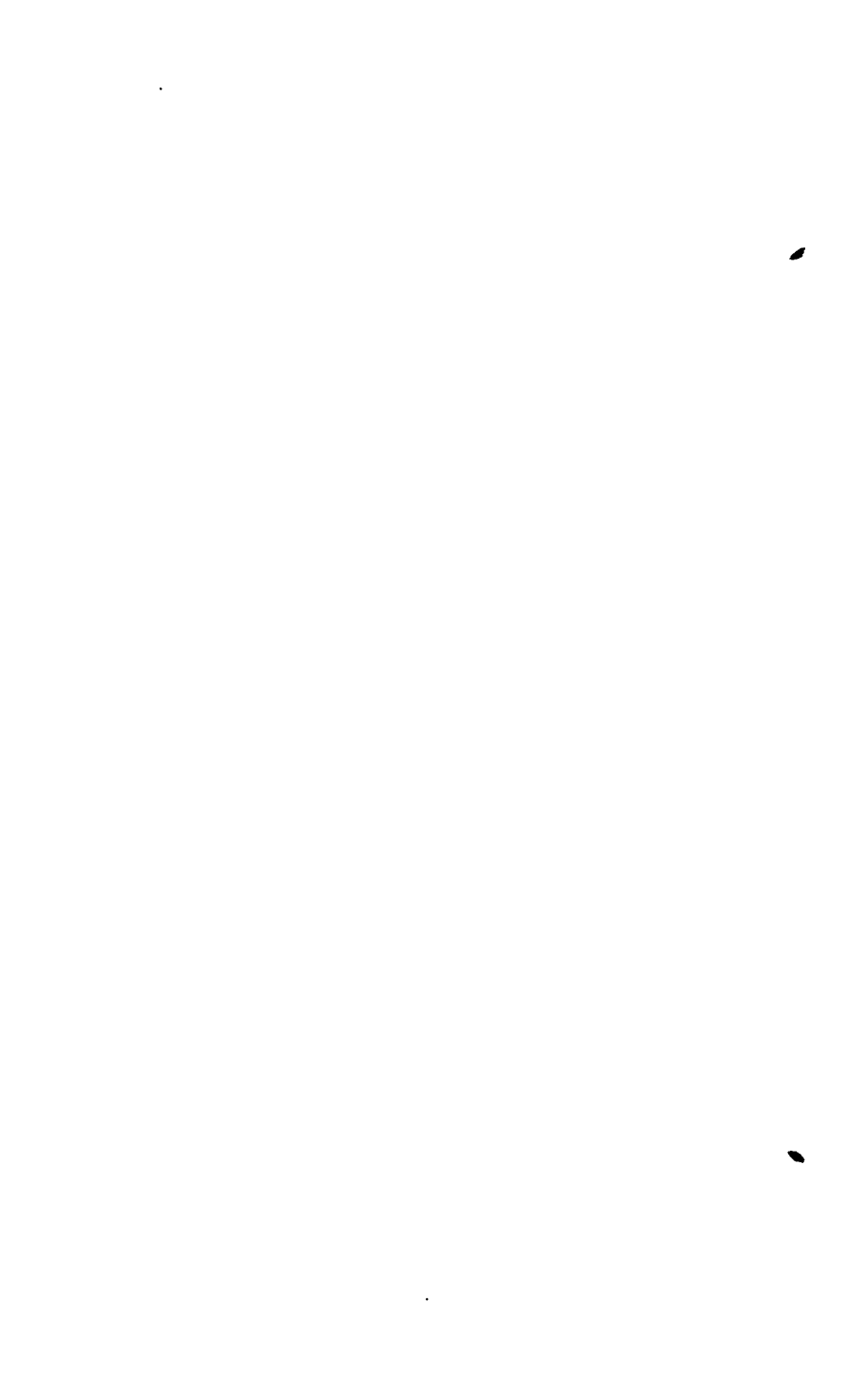
In consideration of an undertaking to pay \$ extra premium, it is made a condition of this insurance that this policy shall cover any direct loss or damage to the property described herein, caused by Hail, whether accompanied by wind or not; provided, however, that if there shall be any other tornado insurance on said property, this company shall be liable only pro rata with such other tornado insurance for any direct loss or damage caused by Hail, whether such other tornado insurance covers direct loss or damage caused by Hail or not. It is a further condition of this insurance that this company shall not be liable for loss or damage caused by Hail to hay grass or straw in fields or in stacks.

Tornado Rates on Silos—Wood, concrete stave, metal and
hollow concrete block.....1-year term 3.50
3-year term 7.00
Reinforced concrete, brick, burned tile or solid concrete
block with wood or metal roof.....1-year term 1.00
3-year term 2.00

NOTE.—Reinforced concrete, brick, burned tile or solid concrete block silos with roofs of same construction should take the regular farm property tornado rate.

N.B.—Tornado risks shall not be covered by an endorsement or rider attached to a fire policy, but distinct tornado policies shall be issued in all cases.

Tornado, cyclone and windstorm insurance may be written under blanket form of policy, provided the 60% (or higher) co-insurance clause is attached to policy. If two or more buildings are covered under the same policy the average distribution clause should also be attached. There shall be no reduction in rate for the use of the co-insurance and/or average distribution clause whether under specific or blanket policy.



TORNADO, CYCLONE AND WINDSTORM

When insurance is issued against damage by tornado, cyclone and windstorm, the following rates and rules shall apply to both buildings and contents:

Tornado risks shall not be covered by an endorsement or rider attached to a fire policy, but distinct tornado policies shall be issued in all cases.

TERM

1 yr. 3 yrs.

(A) Farm Property. (See Farm Tariff, page 55).

(B) Brick and tile plants; bridges, not covered or enclosed; cattle and stock pens, including approaches thereto; cement and plaster mills; churches, public buildings, and all other buildings, with steeples or towers (see Section "L"); coal shafts, tipples and washer buildings; elevators; flour, cereal and similar mills; saw and planing mills; lumber yards, sheds and warehouses (when written under blanket form); rolling mills; smelters.

Ordinary construction	40	80
-----------------------------	----	----

Fireproof (all steel work protected) or superior wind-resisting construction and so certified by an officer of the Association	22 ½	45
--	------	----

(C) Skating and curling rinks; amusement parks; baseball and fairground buildings and all other buildings similarly occupied and/or not entirely enclosed; bridges, covered or enclosed; display signs; elevated tanks; glass factories; commercial ice houses (used for storage of natural ice); smoke stacks (brick or concrete); tobacco barns; waterworks standpipes.

Ordinary construction	100	200
-----------------------------	-----	-----

Fireproof (all steel work protected) or superior wind-resisting construction and so certified by an officer of the Association	60	120
--	----	-----

NOTE.—The rules respecting rates on manufacturing risks specified in paragraph (B) and (C) shall be construed strictly as printed, and not as including warehouses, barns, office buildings or other structures and/or their contents which are not physically connected with a risk specifically enumerated in said classes (B) or (C), such separate buildings and their contents to be rated according to their respective individual merit or degree of susceptibility hazard.

(D) Coal, ore and all other dock hoisting apparatus and superstructures; metal smoke stacks; windmills and other aerial structures and greenhouses

335	670
-----	-----

No provision for superior construction in this class—if any risk warrants exceptional regard, specific rating should be made.

(See following page)





- (E) Buildings occupied exclusively as dwellings, private boarding houses, flats, tenements and apartment houses and private barns and garages used in connection with same.
All classes of construction. (No reduction for co-insurance) 20 40
- (F) All other classes of risks entirely covered and enclosed, including churches and other buildings, without steeples or towers (see Section "L"); lumber warehouses, entirely enclosed (no lumber in yard); tanks, concrete, tile or steel (not elevated).
Ordinary construction 20 40
Fireproof (all steel work protected) or superior wind-resisting construction, and so certified by an officer of the Association..... 9 18
- (G) When risks which are included in class (F) are of inferior construction or the contents are of distinctively susceptible character, the rating officer may rate such risks (building and/or contents) as the particular conditions may warrant, but not exceeding rate provided for in class (D).
- (H) Builders Risks—Where Builders Risk is desired, add short rates for the term for which permit is granted, of 60 cents per annum for each \$100 of insurance to the rate that applies to the class of property to which the risk will belong when completed.
- (I) 50 per cent. co-insurance clause to be attached to all policies (except on classes "A" and "E") unless a higher percentage is especially provided for, in which case the following table to apply:
- | Ordinary Construction | Fire-resistive (all steel work protected) or superior wind-resisting construction |
|---------------------------------------|---|
| For 60% clause.....10% reduction..... | 10% reduction |
| For 70% clause.....20% " | 20% " |
| For 80% clause.....25% " | 30% " |
| For 90% clause.....30% " | 40% " |
- (J) No cancellation of existing policies at request of Insured shall be made at less than the usual short rates.
- (K) A clause assuming liability for damage by hail may be attached to tornado policies (when the amount covered by the hail clause is at least equal to that covering against tornado) in consideration of an additional premium of not less than 10 cents per \$100 for one year, or 20 cents per \$100 for three years to be added to the rate.
In all cases where it is desired to cover liability for damage by hail in connection with a tornado policy, the following clause shall be used:
(See following page)

•

•

HAIL CLAUSE

(This Clause must not be attached to a Fire Policy)

In consideration of an undertaking to pay additional premium of \$ it is made a condition of this insurance that this policy shall cover any direct loss or damage to the property described herein, caused by Hail, whether accompanied by wind or not; provided, however, that if there shall be any other tornado insurance on said property, this company shall be liable only pro rata with such other tornado insurance for any direct loss or damage caused by Hail, whether such other tornado insurance covers direct loss or damage caused by Hail or not. It is a further condition of this insurance that this company shall not be liable for loss or damage caused by Hail to hay grass or straw in fields or in stacks.

- (L) Steeples or towers are structures rising twenty (20) feet or more above the peak of the roof of a building and more than forty (40) feet from the ground; if less than twenty (20) feet above the peak of the roof, and/or less than forty (40) feet at the highest point of steeple from the ground, then the higher rate does not apply.

(M) **Blanket Forms—**

First—Tornado, cyclone and windstorm insurance (except on class "E") may be written under blanket form of policy when the liability is confined to one building and/or its contents, provided the 60 per cent. (or higher) co-insurance clause is attached to policy; reductions from rate should apply as provided in section (I).

Second—Tornado, cyclone and windstorm insurance (except on class "E") may be written under blanket form of policy covering on or in two or more buildings, provided the 60 per cent. (or higher) co-insurance clause and the average distribution clause are attached to policy and the highest rate applying to any portion of the risk is charged for the whole; deductions from rate should apply as provided in section (I).

Third—Tornado, cyclone and windstorm insurance (except on class "E") may be written under blanket form of policy covering on or in two or more buildings, provided the 60 per cent. (or higher) co-insurance clause and the average distribution clause are attached to policy, and a statement of values, signed by the assured, upon which an average rate may be predicated and published, is filed with the Association at least once each year (such average rate to apply for one year only from date of publication); deductions from rate should apply as provided in section (I).

Fourth—Tornado, cyclone and windstorm insurance on class (F) may be written under blanket form of policy, provided the 60 per cent. (or higher) co-insurance clause is attached to policy; if two or more buildings are covered under the same policy the average distribution clause should also be attached. There shall be no reduction in rate for the use of the co-insurance and/or average distribution clause on (F) class, whether under specific or an owner or mortgagee.

(See following page)

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NOTE.—Section (M) of the Tornado Rule provides the manner in which blanket policies shall be written, either as to one building and/or its contents or when covering on or in two or more buildings. This, it will be noted, refers to building or buildings, while the blanket fire rule refers not only to building or buildings, but to the divisions thereof.

It is held that under the Tornado Rule, a building is to be considered one risk, regardless of the number of sections into which it may be divided by fire walls, and the average distribution clause to be used in connection with blanket tornado insurance need not, therefore, apply to each division, but only to each building.

- (N) No floating tornado insurance covering unspecified real property shall be written to insure either the interest of an owner or mortgagee.
- (O) Consequential loss and damage may be assumed under a specific item in the same policy covering direct loss or damage by tornado, cyclone or windstorm, or by a specific policy covering only against consequential loss or damage, but in either case the following form shall be used, and the rate charged shall be 50 per cent. of the tornado rate on the equipment of the building containing the refrigerating apparatus, after deducting credit applicable for the attachment of the 90 per cent. co-insurance clause.

CONSEQUENTIAL LOSS AND DAMAGE INSURANCE

(Tornado, Cyclone and Windstorm)

§ Against consequential loss or damage to stock of merchandise, consisting principally of . . . ;
only while contained in the . . . story . . .
roof building occupied as a . . .
situated . . . City or Town of . . .
Province of . . .

The following provisions are also made a part of this insurance.

1. That this Company shall be liable only for such loss or damage to the property insured, not exceeding the sum insured under this policy, nor the interest of the Insured in the property, as may be caused by change of temperature resulting from the total or partial destruction by tornado, cyclone or windstorm of the refrigerating or cooling processes, in the above described building, or any of the following buildings:

(here give the location of the refrigerating plant, or any other

buildings through which the supply pipes, connections, or

other apparatus pass, and which if destroyed or damaged by

tornado, cyclone or windstorm might disable them).

2. That the liability assumed by this Company hereunder shall be only such proportion of the actual loss and damage hereunder as the amount insured under this policy bears to the total value of the property insured hereunder.

Other insurance permitted.

Attached to, etc.

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VESSELS, STEAMBOATS, BARGES AND YACHTS

	All Craft Having no Deckhouse, Bunks, Stoves or Power Equip't.		METAL HULLS		WOOD HULLS				
	Having no wood in their construction or partitions of less thickness than 3/4"	Having unprotected wood in construction or partitions of less thickness than 3/4"	Those not having metal boiler casing, rate as wood hulls		All Others	All wood in construction and partitions below main deck to be not less than 3/4" in thickness or metal-clad		All Others	
			All metal construction (wood hurricane decks carried on stanchions at lowed).	Metal hull and boiler casing, Balance wood, but any wood in construction and partitions below main deck to be not less than 3/4" in thickness or metal-lined.		Having metal boiler casing	Without metal boiler casing		Having metal boiler casing
Pleasure Yachts and Club Launches (Private Ownership)									
Propelled by Gasoline or Oil.....			2.25	2.50	2.75	3.00	3.50	3.75	4.00
Propelled by Steam			.75	1.00	1.25	1.25	1.50	1.60	1.75
Sailing	.50	.75	.75	1.00	1.25	1.25	1.25	1.50	1.50

The following minimum percentage extras shall be charged for the defects named:

Item	Percentage	Item	Percentage
Boiler not properly covered with asbestos and clear of wood	10%	Steam pipes not covered with asbestos or clear of wood	10%
Stack not safely stayed and clear of wood	10%	Wood used for fuel	10%
Floor under and in front of fire box not protected	10%	Gasoline stove	10%
Gasoline engines not provided with safety drip pans at all places where necessary	10%		10%

The following warranty must be inserted in all policies:

It is warranted that notification will be given to the Company when and where the vessel insured by this policy is laid up.

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Steamboats, Tugs and Steam Barges	No Co-Ins.	With Iron* Hulls and 80% Co-Ins.
When insured for less than \$5,000.....	3.90	3.60
When insured for \$5,000 and upwards, but less than \$10,000	3.60	3.30
When insured for \$10,000 and upwards, but less than \$15,000	3.30	3.00
When insured for \$15,000 and upwards, but less than \$25,000	2.70	2.40
When insured for \$25,000 and upwards, but less than \$50,000	2.10	1.80
When insured for \$50,000 and upwards.....	1.50	1.50

For the last five (5) ratings the further concurrent insurance to make up the required amount of insurance must be warranted on the policy.

*The rates with co-insurance are not applicable to vessels with wooden hulls.

WARRANTY—In consideration of the rate at which this policy is written it is hereby warranted that the Insured shall maintain insurance, concurrent in form to the extent of at least \$.....

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CLASSIFICATION OF BUILDINGS

(Excluding Dwellings and Farm Property)

First Class—Brick, Stone or Solid concrete with Metal, Tile, Slate, Composition or approved Patent Roofing.

Concrete Block (Hollow Concrete Block construction) or Hollow Tile or buildings partially of this construction, the remainder being of Brick, Stone or Solid Concrete, roofed with any of the above first class roofings, shall be considered as first class construction so far as exposures are concerned, but will take a SECOND CLASS BASIS RATE. However, in the case of risks shown in the Three Year or Long Term Tariff, Hollow Concrete Block construction or Hollow Tile may be considered as First Class and rated as such. Power Houses of this construction may be accepted as First Class and credit allowed on this basis, without prejudice to the basis rate of the main building should that be of superior construction.

Second Class—Brick, Stone or Solid Concrete with roofing other than above, Concrete Block, Hollow Tile, Brick-Veneered or Concrete-Veneered with roofing as per First Class.

Third Class—Concrete Block, Hollow Tile, Brick-Veneered or Concrete-Veneered with other than first-class roofings. Metal-Clad or Rough-Cast with roofing as per First Class.

Fourth Class—Metal-Clad or Rough-Cast with other than first-class roofing.

All buildings of Frame construction.

NOTE.—For Dwelling Classification (see page 40).

NOTE.—For Farm Classification (see page 52).

NOTE.—Buildings of Mixed Construction (see page 88).

THREE YEAR OR LONG TERM TARIFF

Table of Rates on Risks Eligible for Three Year Term Insurance

All risks in this table, when isolated (see page 80) or when exposed only by risks mentioned in this table, may be written for three years at twice the annual rate; if otherwise exposed they shall not be written for a longer term than one year, unless the premium is computed at the full annual rate and paid in advance.

Outbuildings may be written at the same rate as risk to which they pertain, taking the same exposure charges and being eligible for triennial insurance, only when such is the case with the risk to which they belong.

The rates in this table are annual rates, to which must be added all exposure charges. When risks in this table are written for a three year term at twice the annual rate, the exposure charge must be doubled.

Special Permit on Three Year Term Policies—When permit is granted for gasoline or acetylene devices or for the use of power of any description, the contingent charge provided for (see pages 3 to 4 and 17 to 21) must be doubled.

CLASS	Annual Rate per \$100			
	Building and Contents			
	1	2	3	4
Academies (in which pupils are either boarded or lodged)	.90	1.15	1.80	1.50
Asylums (Blind, Deaf, Dumb or Orphan)	.90	1.15	1.80	1.50
Asylums (Insane)	1.25	1.50	1.75	2.00
Convents	.90	1.15	1.80	1.50
Colleges	.90	1.15	1.30	1.50
Churches	.75	.90	1.05	1.25
Court Houses, Community or Municipal Halls, Municipal Office Buildings, Fire Halls, Jails, or buildings combining any of these occupancies. With warranty in the policy that building will not be used by operatic or theatrical companies or travelling entertainers or for moving picture shows	1.00	1.25	1.40	1.50
WARRANTY —In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that the building herein described will not be used by operatic or theatrical companies or travelling entertainers or for moving picture shows during the life of the policy.				
Permission may be granted, free of charge, to operate an Underwriters' Labelled Miniature Motion Picture Machine when subject to Standard Warranty.				
For Standard Warranty (see page 26).				
For temporary occupation of building for Moving Picture Exhibitions, Operatic or Theatrical Companies or Travelling Entertainers, issue permit and charge extra on building and its contents 10c per \$100 insurance per diem or 50c per \$100 insurance per week.				
For Standard Permit (see page 69)				

(See following page)

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THREE YEAR OR LONG TERM TARIFF—(Continued)

CLASS	Annual Rate per \$100			
	Building and Contents			
	1	2	3	4
Dwellings and Outbuildings pertaining thereto (See Dwelling Schedule, page 40).				
Merchandise stored in a dwelling, private stable or barn shall not be written at the dwelling, private stable or barn rate, but building and/or contents must take the mercantile rate applicable.				
Dwellings in connection with Country Schools (as defined hereunder) including loss from Prairie, Stubble or Bush Fire . . . . .	.60	.65	.70	.75
Dwellings where boarders are kept (not exceeding 5 in number) . . . . .	.75	.90	1.05	1.25
Dwellings partially occupied by a working dress-maker, milliner, shoemaker, tailor or jeweler where stock does not exceed \$100 . . . . .	.75	.90	1.05	1.25
Fire Halls (see Court Houses).				
Hospitals . . . . .	.75	.90	1.05	1.25
Jails (see Court Houses).				
Monasteries . . . . .	.90	1.15	1.80	1.50
Municipal and Provincial Office Buildings only (See Court Houses)				
School Houses (Country) including loss from Prairie, Stubble or Bush Fire and subject to the following warranty: WARRANTY —In consideration of the rate at which this policy is written it is hereby warranted the school does not contain more than two class rooms and is situate on a farm location and not within one mile of any city, town, village or townsite . . . . .	.60	.65	.70	.75
School Houses in which pupils are neither boarded nor lodged . . . . .	.75	.90	1.05	1.25
When permission is required for the use of a Moving Picture Machine without limit of time. To be specifically rated by the Secretary.				
For temporary occupation of building for Moving Picture Exhibitions issue permit and charge extra on the building and its contents 10c per \$100 insurance per diem or 50c per \$100 insurance per week.				
Permission may be granted, free of charge, to operate an Underwriters' Labelled Miniature Motion Picture Machine when subject to Standard Warranty.				
For Standard Warranty (see page 26).				
Summer Dwellings, Shooting Lodges and Fire Rangers' Dwellings —1% for one year; 2% for three years, with prairie, stubble and bush fire clause attached; without such clause attached, 1.50 for one year and 8% for three years.				
Town Hall (see Court Houses).				

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MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks

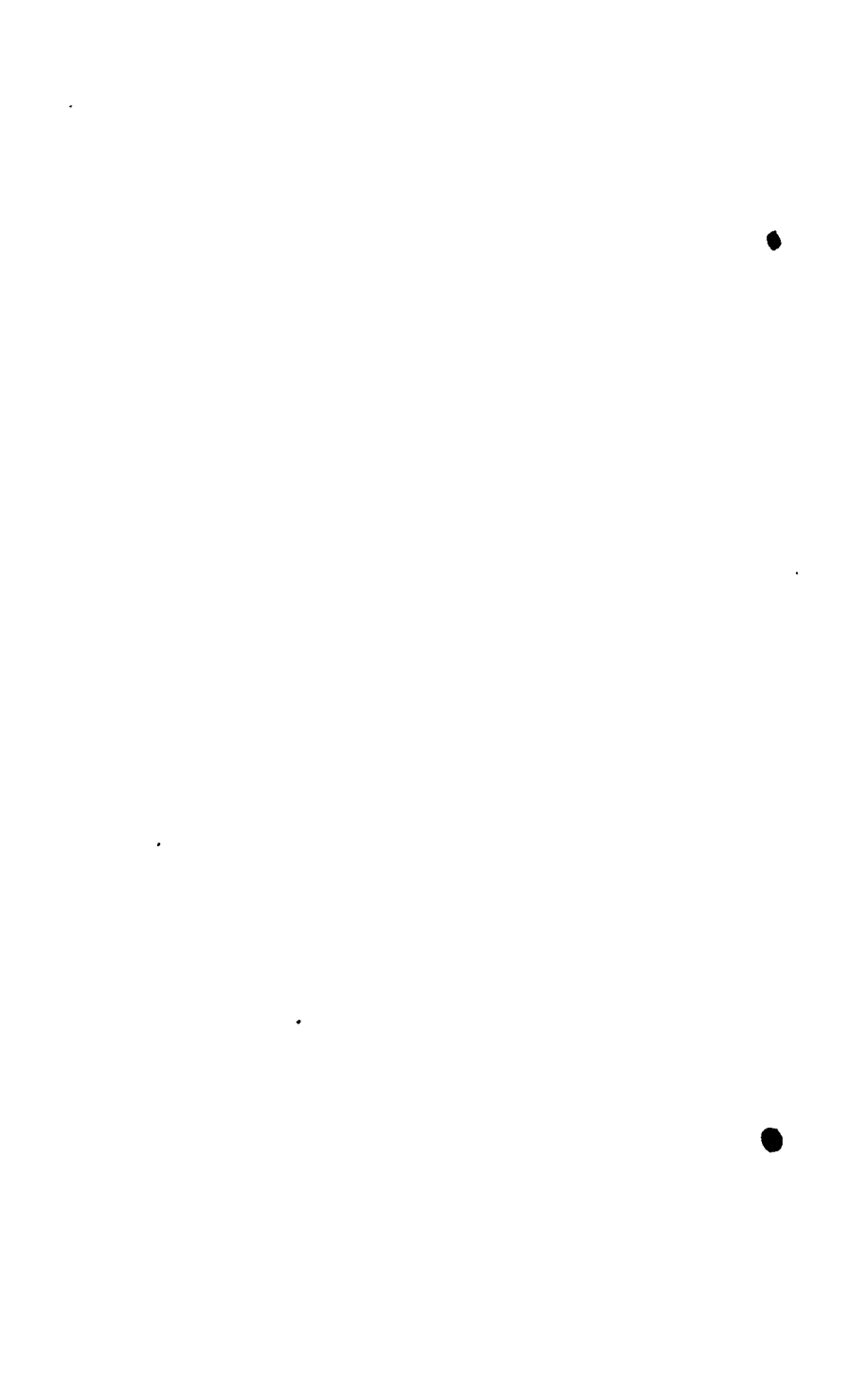
(See page 80 for Definitions of Isolation and Exposure Charges)

Miscellaneous Rates—All Mercantile, Manufacturing or other risks not rated in this tariff, except Steam Railway risks and Travellers' Stocks and Samples in transit, must be submitted to the Secretary for rating, with a description of such risk, giving location and all requisite information.

If power be used in any of the following named risks, charge for same as provided for under Power (see page 73) must be made unless it is included in the basis rate and so stated.

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Aerated Water Factory	1.75	2.00	2.30	2.50	1.75	2.10	2.40	2.50
Agricultural Implement Warehouses	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Agricultural Society or Exhibition Buildings	1.50	1.75	2.00	2.50	1.50	1.75	2.00	2.50
Auctioneers. Subject to warranty that no repairs, upholstering or woodworking will be done during the life of the policy.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Auctioneers (with permission to make repairs and do upholstering and woodwork)	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Automobiles, Additional Charges for To the tariff or special rate on building and/or contents, of any risk, in which an automobile is stabled, the following charges must be added:								
Implement Warehouses—For two automobiles using gasoline.....								
In all other Risks, unless specifically excepted:								
For one automobile, using gasoline								
For each additional automobile, using gasoline								
Automobiles will take the same rate as contents of buildings in which they are stabled, including above charges.								
The following warranty and stipulation must be made a part of each policy covering a machine or a risk in which a machine is stabled, when the motive power of machine is gasoline or steam generated by gasoline:								
WARRANTY—In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no gasoline except that contained in the reservoir of the machine or machines insured under this policy shall be taken into the building in which it is stabled.								
If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								

(See following page)



MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
If the motive power of the machine insured is electricity, it will take the same rate as contents of the building in which it is stabled.								
Automobile Garages (see Garages).								
Auto Tire Repairing and Vulcanizing Shops. (See Vulcanizing Shops).								
Baker's Sale Shops only.....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Baker's Shop (oven in building or in addition attached or communicating)	2.00	2.50	2.75	3.00	2.00	2.50	2.75	3.00
Banks .....	.60	.75	.85	1.00	.60	.75	.85	1.00
Barber Shops	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Billiard and Pool Rooms and Bowling Alleys (see Warranty, page 8).	2.00	2.50	2.75	3.00	2.00	2.50	2.75	3.00
Blacksmith Shop (no woodworking).	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
WARRANTY—In consideration of the rate at which this policy is written, it is hereby warranted by the insured that no woodworking will be done during the life of this policy.								
If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								
Blacksmith and Wagon Shop (woodworking, hand power).....	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Boarding Houses (not exceeding ten (10) rooms for rent)	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
When over ten (10) rooms for rent	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Boats (see Vessels, page 60).								
Boat Builders. To be specifically rated by the Secretary.								
Boat Houses. To be specifically rated by the Secretary.								
Book Binderies (hand power).....	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Breweries (see Special Hazards).....								
Brick Yards (see Special Hazards).								
Bridges (without loss from prairie, stubble or bush fire)				1.00				
Broom Factory	2.75	3.25	3.75	4.00	2.75	3.25	3.75	4.00
Builder's Risks—In the event of insurance being required for the time a building is in course of construction, the rate applicable shall be the short term rate of what the rate, with exposures, would be when the building is completed, and 10 cents per \$100 insurance per month additional for workmen's risk.								
Bunk or Mess Houses pertaining to milling, mining or manufacturing plants (for lumber camps in woods, see Lumber Camps).			2.50	2.50			2.50	2.50

(See following page)



MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE, PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Butcher Shops. Subject to warranty that no smoking or rendering will be done during the life of the policy	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
WARRANTY —In consideration of the rate at which this policy is written, it is hereby warranted by the insured that no smoking or rendering will be done during the life of the policy.								
If either of these warranties are in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								
Butcher Shops, if smoking or rendering done	2.00	2.25	2.50	2.75	2.00	2.25	2.50	2.75
Carpenter Shops and Cabinet Makers (hand power)	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Add for one planer 50 cents. If more than one planer used, to be specifically rated by the Secretary.								
Cheese and Butter Factories (charge for power included in rate)	1.75	2.00	2.50	2.75	1.75	2.00	2.50	2.75
Chopping Mills	1.75	2.00	2.25	2.50	1.75	2.00	2.25	2.50
Cigar Factories	1.75	2.00	2.30	2.50	2.25	2.50	2.75	3.00
Club Rooms	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Coal Sheds (not in Lumber Yards) ..			1.75	2.00			1.75	2.00
Coal Sheds on Railway Right-of-Way when not exposed within 100 feet by any Flour Mill or other Special Hazard, excepting line Elevators ..				1.25				
When exposed within 100 feet by line Elevator				1.50				
When exposed by Flour Mill or other Special Hazard, excepting elevators, unless in specifically rated towns, to be governed by the "C" Tariff Exposure Table (see page 81).								
Where quantities exceeding 80 tons of Soft Coal are stored the following basis rates will apply:								
Soft Coal, without co-insurance 5.00; with 80% co-insurance 4.00.								
Deduct 50% of the above rates for clause excluding liability for spontaneous combustion.								
For Spontaneous Combustion Clause (see page 88).								
Cold Storage Warehouses	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
If ammonia process, stock to be made subject to the consequential damage clause (see page 18), or 25 cents to be added to rate.								
Confectionery Sale Shop only	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Confectionery (with manufacturing) ..	2.00	2.50	2.75	3.00	2.00	2.50	2.75	3.00

(See following page)

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MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Cordwood, Pulpwood, Ties, Bark, Poles and other like goods, piled alongside railway tracks, or sidings, or on wharf, dock or steamboat landing. Net. Subject to 100% co-insurance 5.00								
If in cleared yards at named railway station, and warranted in policy not within 1,000 feet of any scrub or bush, or 50 feet of railway track or siding, or wharf, dock or steamboat landing, with 100% co-insurance 2.50								
Logs in bush, with 100% co-insurance 8.00								
Dairy Barns when not forming part of general farming operations . . . . .	.90	1.15	1.30	1.50	.90	1.15	1.30	1.50
Depot, Railroad freight or passenger Household Furniture of Agent.					2.00	2.10	2.40	2.50
Dressmakers occupying a store and where stock does not exceed \$100 in value	1.25	1.50	1.75	2.00	1.20	1.30	1.40	1.50
Dressmakers where stock exceeds \$100 in value	1.75	2.00	2.30	2.50	1.25	1.50	1.75	2.00
Drill Halls and Armories	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Electric Light and Power Station (see Special Hazards).								
Entertainment and Concert Halls not being theatres or opera houses and having no fixed scenery.								
If used by theatrical companies or travelling entertainers	2.00	2.25	2.55	2.75	2.25	2.35	2.65	2.75
With warranty in the policy that building will not be used by operatic or theatrical companies or travelling entertainers or for moving picture shows	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
WARRANTY —In consideration of the rate at which this policy is written, it is hereby warranted by the insured that the building herein described will not be used by operatic or theatrical companies or travelling entertainers or for moving picture shows during the life of this policy.								
If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								
For temporary occupation of building for Moving Picture Exhibitions, Operatic or Theatrical Companies or Travelling Entertainers, issue permit and charge extra on								

(See following page)

MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
the building and its contents, 10c per \$100 insurance per diem or 50c per \$100 insurance per week.								
Endorsement								
Policy No.								
Name of Assured								
Location of Risk								
Block								
Risk								
In consideration of an undertaking to pay an extra premium of \$.....								
permission is hereby given for a.....								
to be held in the premises insured under this Policy for.....								
nights only, from								
to								
Date								
Agent.....								
NOTE.—The above changes in Basis Rates will not affect the rates on buildings exposed by such risks, the exposure charges from entertainment and concert halls shall still be computed as from risks having a Fourth Class basis rate of 2.50.								
Feed or Chopping Mills (horse power)	1.75	2.00	2.25	2.50	1.75	2.00	2.25	2.50
Flour and Feed Stores , not more than 10 bales of hay or straw	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Flour and Feed Stores , with hay or straw exceeding 10 bales	2.50	2.75	3.25	3.50	2.50	2.75	3.25	3.50
Flour Mills. (See Special Hazards)								
Foundries. (See Special Hazards).								
Freight Sheds	2.00	2.10	2.40	2.50	2.00	2.10	2.40	2.50
Fuel Piled in Lumber Yard , same rate as lumber.								
Fuel Yard , not in connection with Lumber Yard								2.00
Furniture Stores , as sales shops only, subject to the following warranty	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
WARRANTY —In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no upholstering or repairing will be done on the premises during the life of this policy.								
If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								
Furniture Stores , with permission to make repairs and do upholstering and manufacture furniture by hand power	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50

(See following page)



MERCANTILE TARIFF

Annual Basis Rates on Isolated Risks—(Continued)

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Garages and Repair Shops, Automobiles	3.25	3.50	3.75	4.00	3.25	3.50	3.75	4.00
<p>If entire risk, excluding office portion, has a concrete or earth floor and policy made subject to the following warranty: In consideration of the rate at which this policy is written, it is hereby warranted that the entire risk with the exception of the office portion, has a concrete and/or earth floor</p> <p style="text-align: right;">Deduct 50c</p> <p>The above rates include permission for repairs without power, use of a blacksmith forge, and auto body painting.</p> <p>Warranty to be attached to policy that all machines be filled outside and that not exceeding one gallon of gasoline in all will be kept in excess of that contained in tanks of cars.</p> <p style="text-align: center;">Gasoline</p> <p>For use of gasoline in garages where gasoline is brought into building in excess of the quantity allowed under the garage warranty.</p> <p>If in approved Underwriters' Labelled storage system, outside underground tank, filled from outside connection and ventilated outside, and self-measuring pump, located inside building, or approved portable tanks Charge 25c</p> <p>If in approved Underwriters' Labelled storage system, inside underground tank, filled from outside connection and ventilated outside, and self-measuring pump, located inside building, or approved portable tanks Charge 35c</p> <p>If in unapproved system with outside underground tank and inside pump Charge 40c</p> <p>If cars filled from cans Charge 50c</p> <p>If gasoline kept in cans or drums, gasoline storage extras to apply. (See Gasoline, page 17).</p> <p>NOTE.—The storage tank should be located, if conditions permit, not less than five feet from building and top of tank should be three feet underground.</p> <p>If both pump and tank (street type storage system) are outside on street, with tank underground, and</p>								

(See following page)

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MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
pump located not less than five feet from building No charge								
No special permit is required for street type storage system.								
Up to five barrels lubricating oils and grease may be permitted without charge.								
Power								
If power used, charge according to kind and installation. (See Power, page 73).								
Oxy-Acetylene Welding								
If oxy-acetylene welding or oxygen torches used with supply tanks or carboys in the building, no acetylene gas to be generated on the premises.								
Charge 10c								
Vulcanizing								
If vulcanizing of inner tubes is done, using small gasoline vulcanizer of one-half pint or less capacity No charge								
If larger gasoline vulcanizers are used. (See Gasoline Appliances, page 20).								
Torches								
Small gasoline hand torches, pressure feed, with tank capacity of one quart or less and subject to permit form for Gasoline Appliances, page 18								
No charge								
Gasoline (see page 17).								
Gasoline Traction Engines (for other than farm purposes) 1% per annum with prairie, stubble or bush fire clause, 1.50% per annum without prairie, stubble or bush fire clause. Eligible for triennial insurance at double the annual rate.								
Gas Works (covering fire damage only)	2.25	2.50	2.75	3.00	2.25	2.50	2.75	3.00
Grain Elevators (see page 77).								
Greenhouses (gardeners and florists)								
If heated by hot water or steam	1.25	1.75	2.25	2.50	1.50	2.00	2.50	2.75
If otherwise heated	1.50	2.00	2.50	2.75	1.75	2.25	2.75	3.00
Flowers and Plants in either case					5.00	5.00	5.00	5.00
A specific amount must be written to cover on Flowers and Plants.								
Hotels, Summer Hotels and Boarding Houses (with over 10 rooms for rent)	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Ice Houses (Mercantile) and Stables pertaining thereto	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Jewelers, Stock in Safes (see page 74).	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50

(See following page)



MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Laundries (hand power)	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Lodge Halls	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Lumber Camps				5.00				5.00
Lumber Yards, Wholesale or Retail, to be specifically rated by the Secretary.								
Lumber in Bush or at Named Rail- way Sidings (See Cordwood).								
Machine Shop. Subject to the fol- lowing warranty:	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
WARRANTY—In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no woodworking will be done during the life of this policy.								
If this warranty is in any way dis- regarded, all insurance by this policy shall immediately cease and the policy shall be null and void.								
Machine Shop (with woodworking, hand power)	2.75	3.00	3.25	3.50	2.75	3.00	3.25	3.50
Add for power (see page 73).								
Mattress Factory (hand power)	2.75	3.25	3.50	3.75	2.75	3.25	3.50	3.75
Mercantile Buildings occupied in part by a small telephone switch- board (additional occupant) with not more than one operator, addi- tional occupancy and exposures shall be charged as from a risk having a Fourth Class basis rate of \$1.25. Risk must not be written for three years.								
Milliners occupying a store and where stock does not exceed \$100 in value.	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Milliners occupying a store and where stock exceeds \$100 in value	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Mining Plants (see Special Hazards)								
Moving Picture Theatres. To be specifically rated by the Secretary.								
Oat Meal Mills (see Special Hazards)								
Offices . . . . .	.60	.75	.85	1.00	.60	.75	.85	1.00
Offices and/or Dwellings occupied in part by a small telephone switch- board (additional occupant) with not more than one operator . . . . .	.75	.90	1.05	1.25	.75	.90	1.05	1.25
Offices, Telegraph, Telephone and Express	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Opera House	3.55	4.25	4.50	5.00	3.55	4.25	4.50	5.00
Paint and Oil Stores and Warehouses If gasoline or gasoline products stored (see page 17).	2.50	2.75	3.25	3.50	2.50	2.75	3.25	3.50
Painter's Shop	2.50	2.75	3.25	3.50	2.50	2.75	3.25	3.50
Photographer	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Planing Mill (see Special Hazards).								

(See following page)

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MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

POWER —When computing rate on a building or contents of a building in which power is used, the charge for power must be considered in ascertaining the basis rate of any occupancy in the building, but the charge for exposure from such risk will be made as if the power did not exist. That is to say, a risk with a basis rate of \$2.50, and having an additional charge made to its basis rate for power, will be considered as a risk rated at \$2.50 when computing exposure charges to be made from such a risk to buildings adjacent to or exposed by it.	
Steam Power—If power house is of first class construction, cut off by entire fire wall having no communication except by pipe or shaft hole .....	.15
If power house is of first class construction, cut off by fire wall having a belt hole and/or opening protected by standard fire door .....	.25
If power house is of first class construction, separated from the main building and not being cut off by fire wall and within ten feet .....	.35
If power house is of first class construction, separated from the main building and not being cut off by fire wall over 10 feet and within 25 feet .....	.20
If power house is of first class construction, separated from the main building and not being cut off by fire wall, distant 25 feet or over .....	.15
If boiler is in risk or in power house of other than first class construction within 10 feet .....	.50
If boiler is in power house of other than first class construction, over 10 feet and under 25 feet .....	.35
If boiler is in power house of other than first class construction, over 25 feet and under 50 feet .....	.25
If boiler is in power house of other than first class construction, over 50 feet .....	.15
Boilers used for furnishing steam for drying, boiling, or any manufacturing purposes other than power	Half charge
Portable Engine in building or within 25 feet	1.00
Portable Engine, over 25 feet distant .....	.50
Electric Power .....	.15
Gas Engine (natural or coal gas) .....	.15
Gasoline Engine (see Gasoline, page 19).	

MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Printing Office and Book Bindery (hand power) ..	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Railway Contractor Supplies and Outfit , along the line of construction work, whether located in warehouses or otherwise (subject to 100% co-insurance clause).				4.00				4.00
Railway Stations —*Household Furniture while contained in living rooms in railway stations.					1.20	1.80	1.40	1.50
*Not eligible for triennial insurance at double the annual rate.								
Rents (see page 30)								
Repair Shops, Automobile (see Garages).								
Restaurants	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Rest Rooms	1.20	1.30	1.40	1.50	1.20	1.80	1.40	1.50
Rinks (Curling, Skating and Roller Skating)	2.50	3.00	3.50	4.00	2.50	3.00	3.50	4.00
Road Grading Machinery —With warranty that machinery will not be stored in any mercantile building.								1.25
WARRANTY —In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that the property covered will not be stored in any mercantile building during the life of this policy.								
Safes —Stock in. The rates on stocks in fireproof vaults shall be two-thirds of the rate on similar stock in the same building when not in fireproof vault or safe. A specific amount to be written on the contents of each safe or the policy subject to the 100% co-insurance clause.								
Salvation Army Barracks .....	.75	.90	1.05	1.25	.75	.90	1.05	1.25
Sanitariums and Season Hotels , to be specifically rated by the Secretary.								
Shoemakers occupying a store and where stock does not exceed \$100 in value	1.25	1.50	1.75	2.00	1.25	1.50	1.75	2.00
Shoemakers occupying a store and where stock exceeds \$100 in value	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Slaughter Houses (see Abattoirs—Special Hazards).								
Stables (Livery, Hotel and Sale)	2.25	2.75	3.25	4.00	2.25	2.75	3.00	3.50
Contents, except Hay								4.00
Hay								
Stables (Delivery, Contractors, Team Stables or Veterinary Stables) over 10 head	2.25	2.75	3.25	4.00	2.25	2.75	3.00	3.50
Contents, except hay								4.00
Hay								

(See following page)

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MERCANTILE TARIFF **Annual Basis Rates on Isolated Risks—(Continued)**

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Stables (Delivery, Contractors, Team Stables or Veterinary Stables), over 5 and not exceeding 10 head capacity	1.75	2.25	2.50	3.00	1.75	2.25	2.50	3.00
Stables (Delivery, Contractors, Team Stables or Veterinary Stables), 5 head capacity and under	1.00	1.25	1.50	1.75	1.00	1.25	1.50	1.75
Stores, not mentioned in tariff	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Stores, occupied in part by small Telephone Exchange (see Telephone).								
Tailors	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Telephone. Mercantile buildings occupied in part by small telephone switchboard (additional occupants) with not more than one operator, additional occupancy and exposures shall be charged as from a risk having a fourth class basis rate of \$1.25. Risk must not be written for three years.								
Telephone Office	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Theatres	3.55	4.25	4.50	5.00	3.55	4.25	4.50	5.00
Theatres (Moving Pictures). To be specifically rated by the Secretary.								
Threshing Separators and Tractors (Farm). (See Farm Tariff, page 52)								
Warehouses—Grain (see Elevator and Grain Warehouses, page 77).								
Warehouses—Oil (see Paints and Oils).								
Warehouses—General. (No hay) ..	1.75	2.00	2.30	2.50	2.00	2.10	2.40	2.50
Warehouses (with Hay, Straw or Broom)	2.50	2.75	3.25	4.00	2.50	2.75	3.25	4.00
Workmen's Risks—Buildings under repair or alteration shall be charged an extra 10 cents per cent. per month or portion of a month over 15 days; a charge of half rate shall be made for 15 days or under. This rule applies to contents also.								
Dwellings—No extra charge need be made for Workmen's Risk on dwellings in course of construction, when the insurance on the dwelling is placed for the full three year term, or in case of dwellings not eligible for triennial insurance, for the full twelve months.								
The extra for Workmen's Risk for Charitable and Religious Institutions is not cumulative above 60c per cent. for any twelve consecutive months, provided that the permit is obtained and the extra paid in advance.								

(See following page)

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MERCANTILE TARIFF
Annual Basis Rates on Isolated Risks—(Continued)

CLASS	RATE PER \$100							
	BUILDING Class of Risk				CONTENTS Class of Risk			
	1	2	3	4	1	2	3	4
Vacancy (see page 89).								
Vessels (see pages 60 and 61).								
Vulcanizing Shops (no Garage occupancy)	2.25	2.50	2.80	3.00	2.50	2.60	2.90	3.00
If more than one gallon each of gasoline and rubber cement. (For extra charge, see Gasoline, page 17).								
For Gasoline and Vulcanizing Appliances (see Gasoline, page 18).								

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GRAIN ELEVATORS

The following rates are applicable to individual elevators when not written in schedule of two or more Line Elevators:

For Line Grain Elevators (see pages 43 to 51).

CLASS	RATE PER \$100		
	Building and Contents		
	Class of Risk		
	1	2	3 & 4
Grain Elevators—Steam Power	2.50	3.00	3.50
When Boiler House is of first class construction and outside of Elevator, with no communication between them except by shaft, belt or pipes	2.00	2.50	3.00
When Boiler House is of first class construction and 20 feet or more from Elevator.	1.50	2.00	2.50
When Boiler House of any construction is 60 feet or over from Elevator	1.25	1.50	2.00
Grain Elevators—Water Power	1.25	1.50	2.00
Grain Elevators in connection with Mills and run by power therefrom	1.00	1.25	1.75
Add for Mill exposure as per special exposure table (page 81).			
Grain Elevators—Horse Power	1.00	1.25	1.50
Grain Storehouses—(No Elevator)	1.00	1.25	1.50
Grain Elevators (Private)—Privately owned Elevators on farm property if with a capacity over 10,000 bushels, to be classified under the ordinary elevator schedule.			
GRAIN ELEVATORS (GASOLINE) —Where gasoline engines are used with following standard equipment, viz.:—Gasoline engine, fed by air or artificial pressure from tank underground, and at least 20 feet from buildings, and explosion is caused by galvanic electric spark, and engine located in a brick, metal-roof engine house with blank wall (except shaft hole) toward Elevator and with a clear space of 20 feet or more between it and the Elevator or additions or platform; the shafting between the engine house and elevator not to be boxed in	1.25	1.50	1.75
These are gross rates. For deficiencies and deductions (see page 78).			

SPECIAL HAZARDS

Deficiencies to be Added to the Foregoing Rates on Elevators where Gasoline Engine is Used

- (a) Where explosion is caused other than by electric sparkadd .25
- (b) When fed by gravity pressure from metal tank located outside engine room and containing not exceeding 10 gallons of gasoline and provided with cut-off at tank and in engine room, and provided with overflow pipe connected with tank underground.....add .50
- (c) When Engine inside or communicating addition.....add .50
- (d) When Engine in first class power house within 20 feetadd .10
- (e) When Engine in metal-clad power house within 20 feetadd .25
- (f) When Engine is in metal-clad power house over 20 feetadd .15
- (g) When Frame Engine House is within 20 feet of Elevatoradd .50
- (h) When Frame Engine House is 20 feet distant or moreadd .25
- (i) Drying—When drying is done in Elevator, add \$1.00 to rate. If there is any dryer in Elevator this charge must be made, unless it is warranted in the policy that no drying shall be done during the currency thereof.

WARRANTY—In consideration of the rate at which this policy is written, it is hereby warranted by the Insured that no drying will be done in the building during the life of the policy.

If this warranty is in any way disregarded, all insurance by this policy shall immediately cease and this policy shall be null and void.

In all cases where Gasoline Engine is used the permit given on page 18 shall be endorsed on the policies covering building or contents.

Chopping or Feed Mills—For each Chopping or Feed Mill or Grain Crusher located in the elevator or addition add 15c to the foregoing rates. Elevators in which such machines are located are not eligible for deductions in rate mentioned hereafter, but the rate on grain therein is subject to a deduction of 25c from the building rate.

DEDUCTIONS

Elevator Building Rate—When Elevator is not exposed within 100 feet by a Flour Mill or other Special Hazard, deduct 25 per cent. from the foregoing rates.

Grain Contents Rate—Deduct 10 cents from above building rate.

No deduction shall be made from tariff rates on Elevators exposed within 100 feet by Flour Mill or other Special Hazard, but the rate on grain therein is subject to a deduction of 25c from the Building rate.

NOTE—Above deductions do not apply to farm granaries or warehouses in mercantile blocks.

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STANDARD "INDIVIDUAL" ELEVATOR WORDINGS

BUILDING FORM

On the Building of the _____ (Give construction of Building
 and class of Roofing) _____
 Engine House _____

(Give construction of Building and class of Roofing)
 situate wholly or in part on railroad lands or on land owned, leased
 or controlled by the Insured, as described, situate at _____
 in the Province of _____

It is understood that the term "Building", as used herein, is intended to include driveways, platforms, additions and annexes adjoining and communicating therewith, and all fixed and moveable machinery, shaiting, belting, gearinig, pulleys, tools, implements, scales, fixtures, supplies, engines, boilers, foundations, settings and materials for same, heaters, pumps, connections, smokestacks, fuel and office furniture therein.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the Insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and to add or replace machinery as may be expedient, all such machinery and additions made during the continuance of this policy to be covered hereunder. To light premises with coal oil, kerosene, gas or electricity.

Railway Waiver Clause—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees

Other insurance permitted.

Loss, if any hereunder, payable to _____

Lighting and Dynamo Clause—(See Statutory Condition, No. 7).

Attached to and forming part of Policy No. _____ of the
 Insurance Company _____

STANDARD "INDIVIDUAL" ELEVATOR WORDINGS—Continued.

CONTENTS FORM

On grain of all kinds, their own or held by them in trust or on commission or sold but not delivered, or in storage, if in case of loss the Insured is legally liable therefor, only while contained in the building of the

(Give construction of Building and class of Roofing)
 roofed elevator, including driveways, platforms, additions and annexes adjoining and communicating therewith, or while in cars on tracks within 100 feet thereof, situate wholly or in part on railroad land or on land owned, leased or controlled by the Insured as described, situate at in the Province of

Market Value Clause—In the event of loss, for the adjustment of any claims hereunder, it is understood that the value of grain and seeds shall be construed to mean the market price of similar grain and seeds and grade at Fort William and/or Port Arthur, as determined by the last actual cash or option sale during the official session of the Winnipeg Grain Exchange last preceding loss, less only the unpaid cost of transportation, if any, from the above location to Fort William and/or Port Arthur, Ontario, and Inspection and Weighing charges. Provided, however, that if at the time of loss the local or other conditions are such that the actual value of the property insured hereinunder is in excess of the value as expressed herein under the Fort William and/or Port Arthur basis, then, in that case this Market Value Clause shall not operate to the prejudice of the Insured.

Permission is hereby granted the Insured to do such work and to carry on hand and use such materials and supplies as are usual to their business. To cease operations as occasion may require. To clean grain and seeds. To use the premises of the Insured as at present and for other purposes not any more hazardous. To use steam, gasoline, gas, electric or horse power. To alter, enlarge and to add to said buildings, and to add or replace machinery as may be expedient, all such machinery and additions made during the continuance of this policy to be covered hereunder. To light premises with coal oil, kerosene, gas or electricity.

Railway Waiver Clause—This insurance shall not be invalidated by reason of any agreement between the Insured and any Railway Company, wherein the said Railway Company is released from all liability for any claim for loss or damage by fire caused by any act or neglect on the part of the said Railway Company or its employees.

Other insurance permitted.

Lightning and Dynamo Clause—(See Statutory Condition, No. 7).

Attached to and forming part of Policy No of the

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SPECIAL HAZARD TARIFF

All Special Hazards to be specifically rated by the Secretary.

Risks Classified as Special Hazards for Rating Purposes—

Abattoirs and Slaughter Houses.

Breweries.

Brick Yards.

Electric Light and Power Station.

Foundries and Moulding Shops.

Lumber.

Mining Plants.

Oatmeal, Barley, Flour and Grist Mills.

Planing Mills, Window Sash and Blind Factories, Saw Mills
and other Woodworking Establishments.

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EXPOSURES

The following charges shall be added to the basis rate of the risk being rated for all exposures (for exposure charges from specials, see page 81) along the direction of the street line; charge must be made for all risks whether abutting on the street line or otherwise, so long as such risks are located so as to expose or to radiate exposure to the risk being rated. But this shall not be held to apply to private warehouses, stables and/or outbuildings situated on the rear extremities of lots, for which no charge need be made, except in the case of corner lots, when such risks in rear must be considered as exposures because they break the clear space and radiate exposures from either side (see example No. 1, page 89).

Exposure charges in all cases (except specials) shall cease at:

- (a) A clear space of 66 feet.
- (b) A fire wall.
- (c) A second clear space of 50 feet.
- (d) A clear space of 50 feet adjacent to a brick, stone, concrete or cement block building, with or without openings in the side walls.

Isolation—A standard fire wall cutting off external exposure, 66 feet clear space, or a clear space of 50 feet adjacent to a brick, stone, concrete or cement block building, with or without openings in side walls, shall establish isolation in all risks unless the exposure be a special risk, when the clear space must be 100 feet (see Fire Walls).

Fire Wall—Height: Must extend at least one foot above the highest point of the roof of buildings on either side.

Depth: Must extend to the rear as far as any brick-veneered, frame, rough cast or ironclad building on either side for a distance of 50 feet.

Construction: To be built of brick, stone, concrete or cement block, nine inches thick at the top story and increasing four inches (one half brick) in thickness for each story below to the ground. All openings, if any, to be protected by standard fire doors or shutters. For specials and manufacturing risks the walls must be four inches (one half brick) thicker than above.

Independent Fire Walls—i.e., Walls erected for the purpose of cutting off exposure, and not forming a part of any building, shall be the same thickness as required for manufacturing risks and specials and must be built on a substantial foundation with at least 24-inch footings.

Hollow Cement Block Construction cannot be accepted as fulfilling the requirements of an Independent Fire Wall.

When two brick-veneered, metal-clad, rough-cast or frame buildings are separated by a fire wall which extends to the rear of the smaller of the two buildings only, but which in all other respects comes up to the standard required for fire walls, allowance may be made for same as if it were a 25-foot clear space.

(See following page)

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SPECIAL HAZARD EXPOSURE CHARGES

Buildings exposed by risks shown as Special Hazards will take the following exposure charges:

When within 30 feet take the same rate as the special so exposing it.

When within 40 feet and over 30 feet add half the rate of the special so exposing it.

When within 50 feet and over 40 feet add a quarter the rate of the special so exposing it.

When within 60 feet and over 50 feet add one-eighth the rate of the special so exposing it.

When within 100 feet and over 60 feet add one-tenth the rate of the special so exposing it.

Over 100 feet, no charge.

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EXPOSURE—TABLE "A"

This table shows charges to be made from Concrete Block, Hollow Tile, Brick-veneered or Concrete-veneered Buildings, having first class roofs, and buildings of third or fourth class construction to buildings of the same classification.

Exposures for which an additional charge is to be added to the basis rate	Adjacent to 25 feet		Where a clear space of 25 feet intervenes		Where a clear space of 50 feet intervenes	
	Building	Contents	Building	Contents	Building	Contents
<p>For each Concrete Block, Hollow Tile, Brick-veneered or Concrete-veneered building with first class roof or building of third or fourth class construction, add as follows:</p> <p>When occupied as an office, or shown on the three year tariff less than 2½ per cent., or for each retail lumber yard.....</p> <p>When occupied as a store, sample room or other mercantile risk, having a fourth class basis rate of 2½ per cent., or for each fuel yard</p> <p>When occupied as an hotel, livery stable, carpenter shop, or risk other than special, and having a fourth class basis rate over 2½ per cent.</p>	15	10	10	5	5	0
	25	20	10	5	5	5
	50	35	30	20	10	5
	60	50	40	30	15	10
<p>For Dwellings exposed by Mercantile Risks not in excess of 50c Building and 35c Contents. (See Dwelling Schedule, page 40).</p>						

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EXPOSURE—TABLE "B"

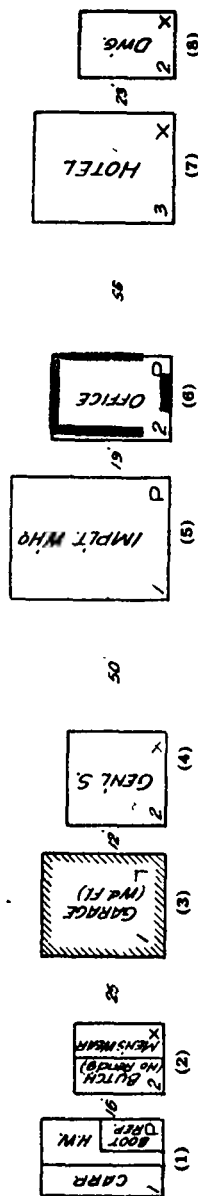
This table shows charges to be made to or from buildings of first class construction when exposed by buildings of lower classification and vice versa. For exceptions, see Rules 1 to 20, pages 85 to 88.

Exposures for which an additional charge is to be added to the basis rate	Adjacent to 25 feet		Where a clear space of 25 feet intervenes		Where a clear space of 50 feet intervenes	
	Building	Contents	Building	Contents	Building	Contents
For each brick, stone, concrete or cement block building, having a shingle or mansard roof, and/or having unprotected openings in side walls exposed by buildings of third or fourth class construction, Concrete Block, Hollow Tile, Brick-veneered or Concrete-veneered buildings with first class roof, or vice versa, add as follows:						
When occupied as an office or shown on the three year tariff....	10	10	5	5	0	0
When the fourth class basis rate of the exposing risk is 2½ per cent. or under	20	20	10	10	5	5
When the fourth class basis rate of the exposing risk is over 2½ per cent. (except Specials, see page 79).....	30	30	20	20	10	10

The charges in this column are applicable only when the clear space of 50 feet does not come adjacent to the brick, stone, or concrete or cement block building. (See Rule 20, page 88).

The charges for exposures to and from a brick, stone, concrete, or cement block building, with a flat or pitched roof (not mansard) of first class construction, and having entire side walls which do not rise above the roof, shall be 50 per cent. of the charges applicable to or from such risk, had there been unprotected openings in the side walls.





DETAIL OF THE METHOD OF RATING RISKS SHOWN ON ABOVE DIAGRAM

Risk	Class	Occupancy	1		2		3		4		5		6		7		8	
			B.	C.	B.	C.	B.	C.	B.	C.	B.	C.	B.	C.	B.	C.	B.	C.
1	4	Carpenter Shop	3.50	3.50	.60	.50	.40	.30	.40	.30	.15	.10	.15	.10				
		Hardware Store	.50	.35	.50	.35	.30	.20	.30	.20	.10	.05	.10	.05				
		Boot Repairs	.25	.20	.25	.20	.10	.05	.10	.05	.05	.05	.05	.05				
2	4	Butcher Shop	.25	.20	.25	.20	.10	.05	.10	.05	.05	.05	.05	.05				
		Men's Wear	.50	.35	2.50	2.50	.30	.20	.30	.20	.10	.05	.10	.05				
		25 feet clear space.																
3	3	Garage (wood flr., metal-clad bldg.)	.40	.30	.40	.30	3.75	3.75	.60	.50	.15	.10	.15	.10				
4	4	General Store	.30	.20	.30	.20	.50	.35	2.50	2.50	.10	.05	.10	.05				
		50 feet clear space.																
5	4	Implements	.10	.05	.10	.05	.10	.05	.10	.05	.250	2.50	.50	.35	.10	.05	.10	.05
6	2	Office (Brick-veneered) Building	.05	.00	.05	.00	.05	.00	.05	.00	.15	.10	.75	.75	.05	.00	.05	.00
		50 feet clear space.																
7	4	Hotel	No exposure on account of second clear space of 50 feet.								.15	.10	.15	.10	3.50	3.50	.60	.50
8	4	Dwelling	No exposure on account of second clear space of 50 feet.								.05	.00	.05	.00	.15	.10	.75	.75
Final Rate			5.85	5.15	4.95	4.30	5.60	4.95	4.45	2.85	3.55	3.15	2.15	1.65	3.80	3.65	1.60	1.80

Basis rates are shown in heavy type.

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RULES GOVERNING APPLICATION OF EXPOSURE TABLES

1. **Maximum Building Rate**—The maximum building rate on any mercantile building shall be 8 per cent., exclusive of special charges.

2. **Maximum Contents Rate**—The maximum rate on contents of any mercantile building shall be 7 per cent., exclusive of special charges.

3. Where there is more than one occupant in a building, the basis rate applicable to the highest rated occupant shall determine the basis rate on the building; and the basis rate applicable to the highest rated contents shall determine the basis rate on all contents.

4. When rating brick-veneered, rough-cast, iron-clad or frame buildings having more than one occupant on the ground floor, should the occupancy determining the basis rate of the building and contents be on the ground floor, add for each additional occupancy on the ground floor as if they were in separate buildings. Should, however, the highest rated occupant be located elsewhere than on the ground floor, such occupancy as explained in paragraph 3, will determine the basis rate of the building and contents and additional charges shall be made for all ground floor occupancies, with the exception of the ground floor occupancy for which the highest charge is named.

5. When rating brick, stone, concrete or cement block buildings having more than one occupant on the ground floor, should the occupancy determining the basis rate of the building be on the ground floor, charge 10 per cent. of the basis rate of each additional occupant on the ground floor (i.e., 10 per cent. of the building basis rates if rating the building, or 10 per cent. of the contents basis rates if rating the contents). Should, however, the highest rated occupancy be located elsewhere than on the ground floor, such occupancy, as explained in paragraph 3, will determine the basis rates of the building and contents, and charge of 10 per cent. of the basis rate of each additional occupant on the ground floor shall be made, with the exception of the ground floor occupancy having the highest basis rate.

6. Sample Rooms, Barber Shops and Billiard Saloons need not be considered as separate occupants when located in an hotel.

7. A brick, stone, concrete or cement block building having more than one occupant shall be considered as one exposure only, when calculating the exposure charges to risks exposed by such a building, but the highest rated occupant in the building shall determine the charge to be made.

8. **Corner Buildings**—When rating corner buildings or contents thereof, add for those exposures in the direction of which ever of the two streets gives the highest rating.

9. Two or more buildings under one occupancy, adjoining but not communicating, shall be treated as exposures to one another, as if each had a separate occupancy.

(See following page)

10. Warehouses, private stables or out-buildings on the rear end of lots may be written at the same rate as the risk to which they pertain, or at a basis rate according to their class of construction, to which shall be added the exposure charges applicable to the risk to which they pertain, less the usual deduction for any clear space that may exist between such risk and the risk being rated.

11. **Vacant Buildings**—If a building or portion of a building is not occupied, the evident purpose for which it has been, or is being, constructed, shall determine its occupancy and the exposure charge to be made for it.

12. When rating a brick, stone, concrete or cement block building, with unprotected openings in the side walls, and/or having a shingle or mansard roof exposed by a building of like construction, and/or having unprotected openings, add 50 per cent. of the exposure charges shown in Table B for exposure from such building, and for exposures beyond the exposing brick, stone, concrete or cement block building, charge half of the exposure charges applicable to the exposing building itself, less 50 per cent. for a clear space of 25 feet, should such a space exist between the risk being rated and the brick, stone, concrete or cement block building so exposing it.

13. (a) When rating a brick-veneered, metal-clad, rough-cast or frame building, exposed by a brick, stone, concrete or cement block building, having unprotected openings in the side walls and/or a shingle or mansard roof, charge for exposure from the exposing building as per Table B and for exposure beyond the exposing brick, stone, concrete or cement block building, add the exposure charges applicable to the exposing building itself, less 50 per cent. for a clear space of 25 feet, or 75 per cent. for a 50-foot clear space, should such a space exist between the risk being rated and the brick, stone, concrete or cement block building so exposing it.

(b) **Exception**—If however, as in the case shown in example 3, the exposing brick, stone, concrete or cement block building, having unprotected openings in the side walls, and/or a shingle or mansard roof, comes between two buildings of lower class construction of greater height than the brick, stone, concrete or cement block building, then charge for exposure from such building as per Table B and for buildings of lower class construction beyond, as per Table A, calculating the brick, stone, concrete or cement block building as 25-foot space, unless the risks of lower classification on both sides extend further to the rear than the intervening brick, stone, concrete or cement block building, and expose one another, when, if the intervening space be less than 25 feet, no allowance for clear space shall be made.

14. A brick, stone, concrete or cement block building, having a first class roof and entire side walls, parapet above the roof, coming in a row of buildings of lower classification, shall be considered as a 25-foot space, unless such risks of lower classification, on both sides, extend more than 10 feet further to the rear than the brick, stone, concrete or cement block building, and directly
(See following page)



expose one another, when, if the intervening space be less than 25 feet, no allowance for clear space shall be made.

N.B.—The first part of the above paragraph does not apply to a brick, stone, concrete or cement block building which might otherwise constitute a cut-off, as in the case in Example No. 4, Risk 2.

15. (a) When a one-story brick, stone, concrete or cement block building, having a first class roof and entire side walls, parapet above the roof, comes in a row of two or one-story buildings of lower class construction, it may be considered to be an isolated risk and so rated, unless the rear openings are exposed. See following paragraph:

(b) When rating a brick, stone, concrete or cement block building, having entire side walls, parapet above roof, or parapet side walls with protected openings, exposed by buildings of lower class construction, which extend more than 10 feet further to the front or rear, thus exposing any opening in the front or rear wall of the brick, stone, concrete or cement block building, add for one such exposure on either or both sides as per Table B, but the risk shall not be considered an exposure to the building of other classification. No charge need be made, however, if a space of 15 feet intervenes between the brick, stone, concrete or cement block building and the risks so exposing it.

16. When rating a brick, stone, concrete or cement block building, roofed with first class roofing and having entire side walls, parapet above roof, or parapet side walls with protected openings, but having an addition of lower class construction at the rear, not of sufficient dimensions to alter the classification of the risk, add for one exposure on both or either side, as per Table B, but the risk shall not be considered as an exposure to the building of lower classification. No charge need be made, however, unless the exposing risks extend further to the rear than the brick, stone, concrete or cement block portion of the building being rated and directly expose the addition of lower class construction.

17. Brick, stone, concrete or cement block buildings, with first class roofing and parapet side walls, but having unprotected openings in the rear portion of both or either side walls, exposed by buildings of lower class construction which do not extend far enough to the rear to come within 15 feet of the opening, shall take an exposure charge of 50 per cent. of the amount laid down under Table B, and may be considered as a cut-off so far as the exposure to the buildings of lower class construction on either side are concerned.

N.B.—Bear in mind that this refers to diagonal exposures only, and shall not be held to interfere with charges for direct exposure, as shown on Table B.

18. When rating brick-veneered, metal-clad, rough-cast or frame buildings separated by a brick, stone, concrete or cement block wall which extends to the rear of the smaller of the two risks only, but in all other respects comes up to the standard requirements of a fire wall, such wall shall be considered as a 25-foot space and exposures charged for accordingly, as per Table A.

(See following page)



19. Buildings of Mixed Construction—Where a building embodies more than one classification in its construction the highest rate applicable to the lowest classification must be charged; but this rule shall not be held to apply in the case of extensions or additions of lower class construction not exceeding 500 square feet ground area and/or one story in height, unless such additions of lower class construction exceed one-third of the total area of the risk, in which case the construction of the addition shall determine the classification of the risk.

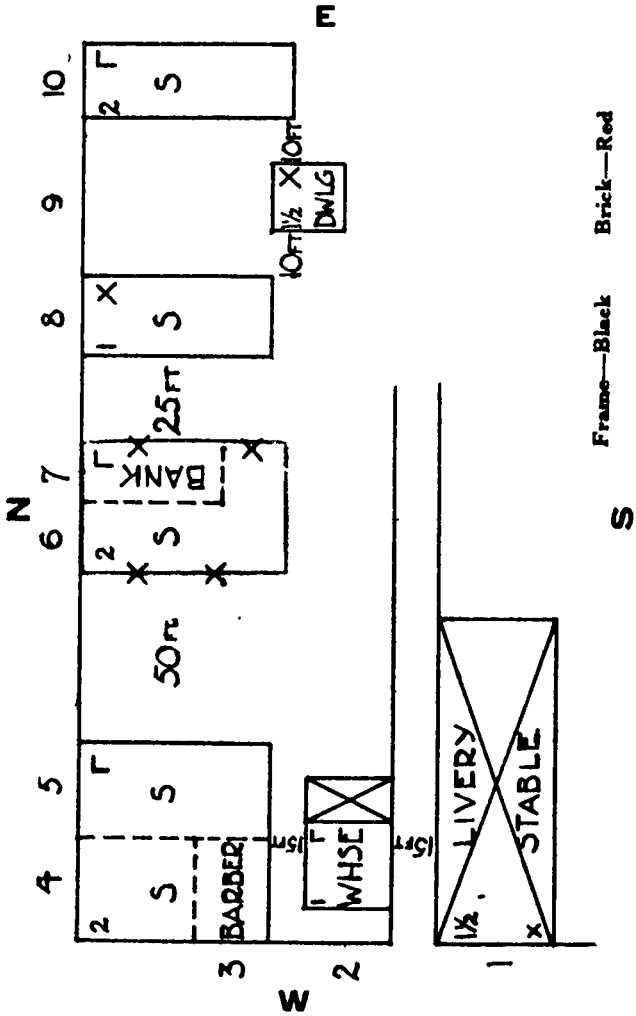
20. When, as illustrated in the following diagram, a brick, stone, concrete or cement block building is exposed by a row of risks of lower classification with a clear space of 50 feet coming between two of the buildings of lower classification, such clear space cannot be considered as a cut-off or fire stop, and charges for exposures beyond must be added, for the reason that the exposure is radiated through the medium of the buildings of inferior construction and lower classification on either side of the clear space, while, had the clear space existed directly between a brick, stone, concrete or cement block building and a building of lower classification, such space would have been considered a fire stop. (See Section (d), page 80).

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EXAMPLE No. 1





The rates on these risks are as follows:

	Building	Contents
No. 1—Livery Stable	\$5.25	\$4.40
No. 2—Private Warehouse and Stable, except hay	\$3.85	\$3.55
No. 3, 4, 5—Barber Shop and Two Stores.....	4.35	3.90
No. 6, 7—Store and Bank	2.06	2.31
No. 8—Store	3.25	3.05
No. 9—Dwelling	1.85	1.55
No. 10—Store	3.25	3.05

These rates are made up as below:

	Building (Except Hay)	Contents
No. 1—Livery Stable—basis rate	\$4.00	\$3.50
Exp. No. 2—Private Whse. and Stable....	.50	.35
No. 3—Barber Shop .....	.25	.20
No. 4—Store .....	.50	.35
Final rate	\$5.25	\$4.40

	Building	Contents
No. 2—Private Whse. and Stable—Basis rate....	\$2.50	\$2.50
Exp. No. 1—Livery Stable .....	.60	.50
Exp. No. 3—Barber Shop .....	.25	.20
Exp. No. 4—Store .....	.50	.35
Final rate	\$3.85	\$3.55

	Building	Contents
No. 3, 4, 5—Highest rated occupancy, No. 4— Store—Basis rate	\$2.50	\$2.50
Additional Occupancies, No. 5—Store....	.50	.35
No. 3—Barber .....	.25	.20
Exposures South, No. 2—Private Ware- house and Stable .....	.50	.35
No. 2—Livery Stable .....	.60	.50
Final rate	\$4.35	\$3.90

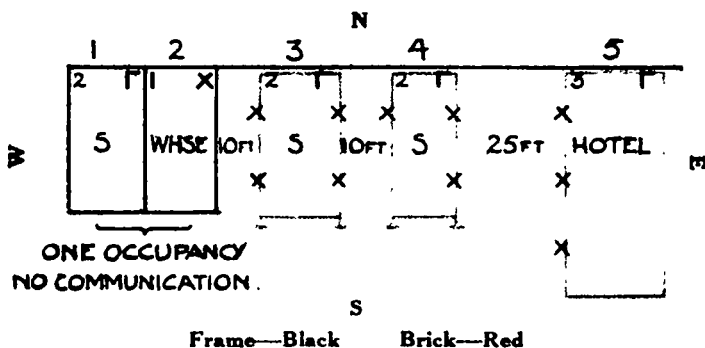
	Building	Contents
No. 6, 7—Brick Buildings, with unprotected openings in both side walls.		
Highest rated occupancy, store—Basis rate	\$1.75	\$2.00
Additional occupancy, Bank, 10 per cent. of 60c .....	.06	.06
No exposure West on account of 50 ft. clear space.		
Exp. East, No. 8—Store, Table B, on account of 25 ft. space.....	.10	.10
Exp. East, No. 9—Dwelling, on account of 25 ft. space .....	.05	.05
Exp. East, No. 10—Store, on account of 25 ft. space .....	.10	.10
Final rate	<u>\$2.06</u>	<u>\$2.31</u>

	Building	Contents
No. 8—Store—Basis rate		
	\$2.50	\$2.50
Exp. West, No. 6, 7—Brick Building Table B, charge for the highest rated occupancy only on account of 25 ft. clear space .....	.10	.10
Exp. East, No. 9—Dwelling .....	.15	.10
Exp. East, No. 10—Store .....	.50	.35
Final rate	<u>\$3.25</u>	<u>\$3.05</u>

	Building	Contents
No. 9—Dwelling—Basis rate		
	\$.75	\$.75
Exp. West, No. 8—Store.....	.50	.35
Exp. West, No. 6, 7—Brick Building (see charges No. 8).....	.10	.10
Exp. East, No. 10—Store.....	.50	.35
Final rate	<u>\$1.85</u>	<u>\$1.55</u>

	Building	Contents
No. 10—Store—Basis rate		
	\$2.50	\$2.50
Exp. West, No. 9—Dwelling .....	.15	.10
Exp. West, No. 8—Store .....	.50	.35
Exp. West, No. 6, 7—Brick Building (see charges No. 8) .....	.10	.10
Final rate	<u>\$3.25</u>	<u>\$3.05</u>

EXAMPLE No. 2



The rates on the above risks are as follows:

	Building	Contents
No. 1—Store	\$3.35	\$3.20
No. 2—Warehouse	3.35	3.20
No. 3—Store	2.30	2.55
No. 4—Store	2.15	2.40
No. 5—Hotel	2.925	2.925

These rates are made up as follows:

	Building	Contents
No. 1—Store—Basis rate	\$2.50	\$2.50
Exp. East No. 2—Warehouse, Table A....	.50	.35
Exp. East No. 3—Brick Store, Table B....	.20	.20
Exp. East No. 4—Same exposure charges as applicable to No. 3, Rule 13 (a)....	.10	.10
Exp. East No. 5—Same exposure charges as applicable to No. 3, Rule 13 (a)....	.05	.05
Final rate	\$3.35	\$3.20

	Building	Contents
No. 2—Warehouse—Basis rate	\$2.50	\$2.50
Exp. West No. 1—Store, Table A.....	.50	.35
Exp. East No. 3—Brick Store, Table B....	.20	.20
Exp. East No. 4—Same exposure charges as applicable to No. 3, Rule 13 (a).....	.10	.10
Exp. East No. 5—Same exposure charges as applicable to No. 3, Rule 13 (a).....	.05	.05
Final rate	\$3.35	\$3.20

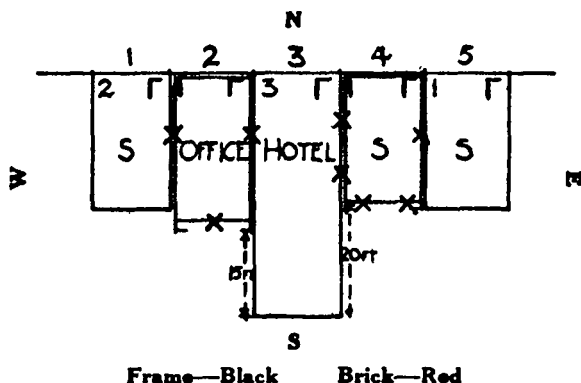
	Building	Contents
No. 3—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West No. 2—Warehouse, Table B .....	.20	.20
Exp. West No. 1—Store, Table B.....	.20	.20
Exp. East No. 4—Brick Store, Rule 12..	.10	.10
Exp. East No. 5—Brick Hotel. Half of exposure charges applicable to No. 4....	.05	.05
Final rate	\$2.30	\$2.55

	Building	Contents
No. 4—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West No. 3—Brick Store, Table B .....	.10	.10
Exp. West No. 2—Half of exposure charge applicable to No. 3, Rule 12....	.10	.10
Exp. West No. 1—Half of exposure charge applicable to No. 3.....	.10	.10
Exp. East No. 5—Brick Hotel on account of 25 ft. clear space .....	.10	.10
Final rate	\$2.15	\$2.40

	Building	Contents
No. 5—Brick Hotel—Basis rate	\$2.75	\$2.75
Exp. West No. 4—Brick Store. Table B, Rule 12 .....	.10	.10
Exp. West No. 3—Brick Store. Half of exposure charges applicable to No. 4, less 50 per cent. for 25 ft. clear space. Rule 12 .....	.025	.025
Exp. West No. 2 " " " "	.025	.025
Exp. West No. 1 " " " "	.025	.025
Final rate	2.925	2.925

EXAMPLE No. 3

The following example shows the difference in exposure charges to be made through a brick, stone, concrete or cement block building having unprotected openings in the side walls and/or a mansard or shingle roof coming between buildings of a lower classification of greater height or extending more than 10 feet further to the rear and the charges to be made in the event of the buildings of lower classification on one side only, being of greater height or extending further to the rear.



The rates on the above risks are as follows :

	Building	Contents
No. 1—Store	\$3.20	\$3.10
No. 2—Office	1.30	1.30
No. 3—Hotel	4.30	4.20
No. 4—Store	2.40	2.65
No. 5—Store	3.15	3.15

	Building	Contents
No. 1—Two-story Frame Store—Basis rate.....	\$2.50	\$2.50
Exp. East No. 2—Brick Office, Table B .....	.10	.10
Exp. East No. 3—Hotel on account of both risks Nos. 1 and 3 being of greater height than No. 2 charge as per Table A, allowing for 25 ft. clear space. Rule 13 (b) .....	.40	.30
Exp. East No. 4—For reasons given in exposure from No. 3 risk, No. 2 is considered as a 25 ft. space only. Exposure charges as per Table B.....	.10	.10
Exp. East No. 5—Store being a one-story building, charge as per Table B, Rule 13 (a), 20c building, and contents less 50 per cent. for 25 ft. space, Risk No. 2 .....	.10	.10
Final rate	\$3.20	\$3.10

The exposure charges would be computed in a similar manner in the event of Risk No. 1 being only one story in height, but extending 10 feet further to the rear and so directly exposed by Risk No. 3.

	Building	Contents
No. 2—Brick Office—Basis rate	\$.60	\$.60
Exp. West No. 1—Store, Table B.....	.20	.20
Exp. East No. 2—Hotel, Table B.....	.30	.30
Exp. East No. 4—Brick Store, Table B, Rule 12 .....	.10	.10
Exp. East No. 5—Store, Table B .....	.10	.10
Final rate	<u>\$1.30</u>	<u>\$1.30</u>

	Building	Contents
No. 3—Hotel—Basis rate	\$3.50	\$3.50
Exp. West No. 2—Brick Office, Table B .....	.10	.10
Exp. West No. 1—Store, Table A, for reason given as in exposure No. 3 to No. 1, Risk No. 2, calculated as a 25 ft. space, Rule 13 (b) .....	.30	.20
Exp. East No. 4—Brick Store, Table B .....	.20	.20
Exp. East No. 5—Store, Table B, Rule 13 (a) .....	.20	.20
Final rate	<u>\$4.30</u>	<u>\$4.20</u>

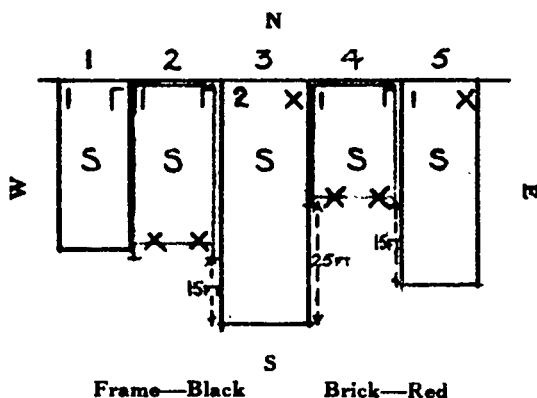
	Building	Contents
No. 4—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West No. 3—Hotel, Table B.....	.30	.30
Exp. West No. 2—Brick Office, Table B, Rule 12 .....	.05	.05
Exp. West No. 1—Store, Table B, Risk No. 2, being calculated as a 25 ft. space only, for reason given as in exposures No. 3 to No. 1.....	.10	.10
Exp. East No. 5—Store, Table B.....	.20	.20
Final rate	<u>\$2.40</u>	<u>\$2.65</u>

	Building	Contents
No. 5—Store—Basis rate	\$2.50	\$2.50
Exp. West No. 4—Brick Store (Table B)	.20	.20
This building being no higher than Risk No. 4, takes exposure charges beyond Risk No. 4, Rule 13 (a), that is, same exposure charges applicable to No. 4 as above, viz.:		
Exp. No. 3—Hotel30	.30
Exp. No. 2—Brick Office05	.05
Exp. No. 1—Store10	.10
Final rate	<u>\$3.15</u>	<u>\$3.15</u>

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EXAMPLE No. 4



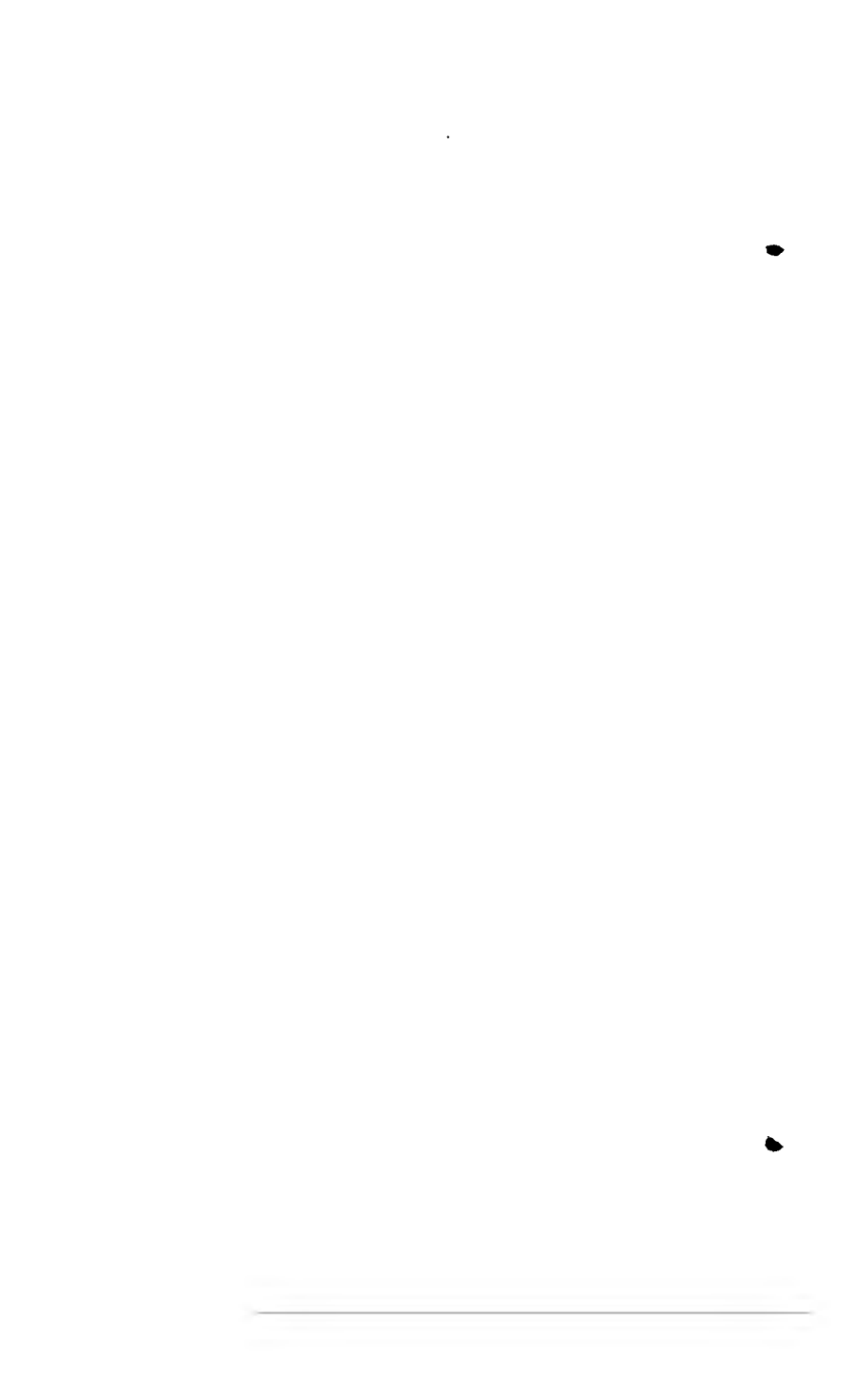
The rates on the above risks are as follows:

	Building	Contents
No. 1—Store	\$2.50	\$2.50
No. 2—Brick Store	1.95	2.20
No. 3—Store	2.80	2.70
No. 4—Brick Store	2.15	2.40
No. 5—Store	2.80	2.70

	Building	Contents
No. 1—Store—Basis rate	\$2.50	\$2.50
No exposure. Risk No. 2 constituting a cut off.		

	Building	Contents
No. 2—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West. None on account of cut-off.		
Exp. East. Risk No. 3, on account of the frame building extending more than 10 feet further to the rear. Rule 15 (b) ..		
	.20	.20
Final rate	\$1.95	\$2.20

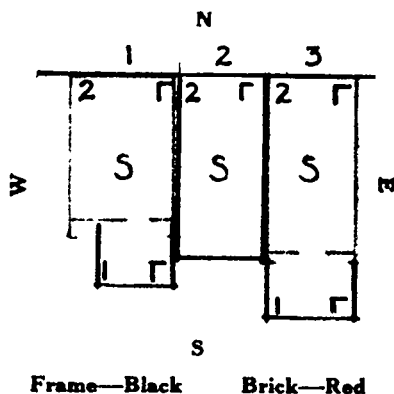
	Building	Contents
No. 3—Store—Basis rate	\$2.50	\$2.50
No exposure West.		
Exp. East No. 4. No charge.		
Exp. East No. 5. Although only one story high, this building extends more than 10 feet further to the rear than No. 4 and directly exposes risk being rated at a distance of 25 feet.....		
	.30	.20
Final rate	\$2.80	\$2.70



	Building	Contents
No. 4—Brick Store—Basis rate	\$1.75	\$2.00
Frame buildings on both sides extend more than 10 feet further to the rear and expose rear openings.		
Exp. West No. 3. Store—Rule 15 (b)	.20	.20
Exp. East No. 5. Store—Rule 15 (b)	.20	.20
Final rate	\$2.15	\$2.40

	Building	Contents
No. 5—Store—Basis rate	\$2.50	\$2.50
This risk extends more than 10 feet further to the rear than No. 4 and so takes exposure from No. 3 at 25 feet, Table A	.30	.20
Final rate	\$2.80	\$2.70

EXAMPLE No. 5



Risks Nos. 1 and 3 represent two brick stores, having small additions of lower class construction, not of sufficient dimensions to alter the classification of the main buildings.

Risk No. 1 will take an exposure charge from the frame store No. 2, as per Rule 16, for the reason that No. 2 extends further to the rear than the brick portion of Risk No. 1.

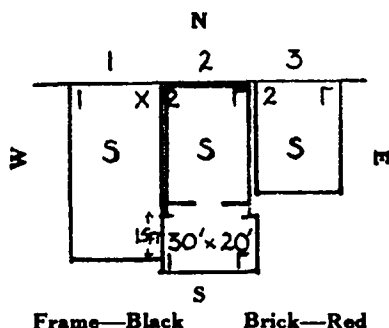
No. 3 takes no exposure from No. 2, because there is no direct exposure to the frame additions in rear. No. 2 rates as an isolated building.

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EXAMPLE No. 6

The foregoing diagram shows a brick store with a frame addition large enough to alter the classification of the whole risk, exposed by two frame stores. The rates are:

	Building	Contents
No. 1—Store	\$3.30	\$3.05
No. 2—Brick and Frame Store	3.30	3.05
No. 3—Store	3.10	2.90

These rates are made up as follows:

	Building	Contents
No. 1—Store—Basis rate	\$2.50	\$2.50
Exp. East No. 2. Store, account mixed construction .....	.50	.35
Exp. East No. 3. Store, account Rule 18 .....	.30	.20
Final rate	\$3.30	\$3.05

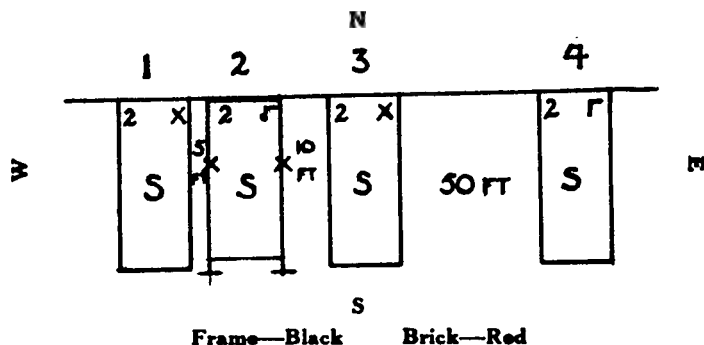
	Building	Contents
No. 2—Brick Store, account frame addition, 30x20 feet. Basis rate	\$2.50	\$2.50
Exp. West No. 1. Store .....	.50	.85
Exp. East No. 3. Store, Rule 18.....	.30	.20
Final rate	\$3.30	\$3.05

If the communications between Risk No. 2 and the frame addition in rear is protected by a standard Underwriters' Labelled fire door equipped with labelled hardware, a separate amount may be written on each section and/or contents. the frame section and contents will take the same rate as above, while the rate on the brick section and contents will be computed as follows:

	Building	Contents
No. 2—Basis rate (Brick Section).....	\$1.75	\$2.00
Exp. Rear Frame Section.....	.20	.20
Exp. West No. 1. Store, Rule 15 (b)....	.20	.20
No exposure East.		
Final rate	\$2.15	\$2.40

	Building	Contents
No. 8—Frame Store—Basis rate	\$2.50	\$2.50
Exp. West Rear No. 2, account Rule 18 .....	.30	.20
Exp. West Rear No. 1, account Rule 18 .....	.80	.20
Final rate	<u>\$3.10</u>	<u>\$2.90</u>

EXAMPLE No. 7



The rates on the above risks are as follows:

	Building	Contents
No. 1—Frame Store	\$2.95	\$2.95
No. 2—Brick Store	2.20	2.45
No. 3—Frame Store	3.00	2.95
No. 4—Frame Store	2.70	2.65

These rates are made up as follows:

	Building	Contents
No. 1—Basis rate—Store	\$2.50	\$2.50
Exp. East, No. 2. Brick Store, Table B .....	.20	.20
Exp. East, No. 3. Frame Store, Rule 13 (a) .....	.20	.20
Exp. East, No. 4. Frame Store.....	.05	.05
Final rate	<u>\$2.95</u>	<u>\$2.95</u>

	Building	Contents
No. 2—Brick Store—Basis rate	\$1.75	\$2.00
Exp. West, No. 1. Frame Store.....	.20	.20
Exp. East, No. 3. Frame Store.....	.20	.20
Exp. East, No. 4. Frame Store, account 50 ft. space, Rule 13 (a).....	.05	.05
Final rate	<u>\$2.20</u>	<u>\$2.45</u>

	Building	Contents
No. 3—Frame Store—Basis rate	\$2.50	\$2.50
Exp. West, No. 2. Brick Store, Table B .....	.20	.20
Exp. West, No. 1. Frame Store, Rule 13 (a) .....	.20	.20
Exp. East, No. 4. Frame Store, Table A .....	.10	.05
Final rate	\$3.00	\$2.95

	Building	Contents
No. 4—Frame Store—Basis rate	\$2.50	\$2.50
Exp. No. 3. Frame Store, account 50 feet clear space .....	.10	.05
Exp. No. 2. Brick Store, Rule 20.....	.05	.05
Exp. No. 1. Frame Store, Rules 20 and 13 (a) .....	.05	.05
Final rate	\$2.70	\$2.65



